

2005 Missouri Medical Malpractice Insurance Report

September 2006



DIFP
Department of Insurance
Financial Institutions &
Professional Registration

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12. **Missouri Health Maintenance Organization Report**
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Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure these data are accurate; however, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies are underreported. While all malpractice providers are required by statute to report claims data, DIFP has traditionally had limited regulatory authority over such entities. While the actual number is unknown, DIFP believes that between 15 and 20 percent of Missouri malpractice claims go unreported. Recently, new legislation was enacted to remedy underreporting, but it is currently being implemented and does not impact the data in this report.

Additional information is derived from the Page 15 supplement to the annual statement that companies are required to file. These data contain information about type of business, company, volume of business, market share, loss ratio, and insurer expenses.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the second consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus Missouri-specific loss adjustment and administrative costs amounted to 88.5 percent of earned premium in 2005 for the total market, and 88.7 percent for the licensed or admitted market (excluding the largely unregulated excess and surplus lines companies). These costs had exceeded 100 percent of premium during the five years preceding 2004.

Overall, profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri produced a net return of 17.2 percent of earned premium in 2004. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 13.5 percent of earned premium in 2005.

Incurred claims declined from \$126.0 million to \$114.4 million between 2004 and 2005, representing 49 percent of earned premium (loss ratio). However, defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance, increased from \$50.4 million to \$72.7 million over the same period.

■ **After two years of significant declines, the number of newly opened claims spiked sharply in 2005.** One of the most instantly recognizable features of the 2005 claims data is the historically unparalleled spike in the number of new claims. Newly reported claims for all practitioners is the highest recorded in the DIFP database, surpassing the previous high reached in 1986. In 1986, 2,128 claims were opened, declining to 1,540 in 2004. In 2005, 2,425 new claims were reported to insurers.

The timing of 2005 claims suggests that the large increase is related to the implementation of new tort limitations effective for claims filed after August 2005. The media widely reported long lines for dockets accepting new claims at the end of August. Insurers have also notified DIFP that the tort limitation deadline produced a large influx of new suits filed.

A month-by-month examination of newly opened claims supports this interpretation. The annual increase is attributable to activity occurring in August, September, and October of 2005 as insurers responded to the August lawsuits.

■ **The number of claims closed reached near historic lows in 2005.** After increasing for three consecutive years, the number of closed claims reported to the DIFP significantly declined in 2005. Total closed claims declined by nearly 8 percent to 1,699 between 2004 and 2005, a figure approaching the historic lows of the late 1990s. Similarly, claims closed with payment declined from 523 to 478 in 2005. Claims closed against physicians and surgeons also declined at a similar rate, though claims against hospitals increased by approximately 10 percent.

■ **The average award per paid claim increased slightly in 2005, following sharp increases observed in the three prior years, reaching an historic high.** In 2001, average awards declined to \$166,623, but then increased to \$207,440 in 2002, \$211,446 in 2003, and \$252,043 in 2004. In 2005, this figure reached \$253,304, the highest on record. Average payments for physicians and surgeons followed the same trend, reaching \$300,931 in 2005, while claims against hospitals paid an average of \$216,746.

■ **Factors associated with rising payments continued to exert upward pressure on claim costs.** Previous department analysis has shown that average awards are highly sensitive to medical inflation, the growth in real wages, and average injury severity.

Scale	Severity	Examples
Temporary Injuries		
1	Emotional only	Fright, no physical damage
2	Insignificant	Lacerations, contusions, minor scars, rash. No delay in recovery
3	Minor	Infections, misset fracture, fall in hospital, recovery delayed
4	Major	Burns, surgical material left, drug side effect, brain damage, recovery delayed
Permanent Injuries		
5	Minor	Loss of fingers, loss or damage to organs. Includes nondisabling injuries
6	Significant	Deafness, loss of limb, loss of eye, loss on one kidney or lung
7	Major	Paraplegia, blindness, loss of two limbs, brain damage
8	Grave	Quadriplegia, sever brain damage, life long care or fatal prognosis
9	Death	

Average Injury Severity The injuries associated with medical malpractice claims are coded on a nine-point scale, with 1 representing minimal physical harm and 9 representing death:

By this scale, the average injury severity associated with paid claims increased in 2004 to 6.1, tying the historic high reached in 2002. Injury severity declined to 5.9 in 2005, but it's too early to determine whether this represents a trend. For claims against physicians and surgeons, excluding nurses, dentists, other practitioners, and hospitals and clinics, average injury severity on paid claims reached a record high of 6.5 in 2004, dropping only one-tenth of a point to 6.4 in 2005. Injury severity category 6 represents "significant permanent" injuries, such as loss of limb or organ.

In 2004, the number of paid claims on non-permanent injuries (categories 1-4) declined from 189 to 165 and increased only slightly to 168 in 2005. Paid claims for deaths also declined between 2003 and 2005, from 178 to 124. Claims for permanent injuries, ranging from non-disabling injuries such as loss of fingers or damage to organs to severe or debilitating injuries including blindness, quadriplegia, loss of limb, or brain damage, increased from 172 to 189 between 2003 and 2004, and declined only slightly to 186 in

2005. Permanent injuries, especially those requiring extensive and perhaps life-long medical care, represent the most expensive category of claims.

Increases in average injury severity are apparent over many years, though the underlying causes of the trend are not well understood. Nevertheless, the trend undoubtedly plays a significant role in the increasing awards observed over the past several years. However, the average injury severity associated with currently pending new claims indicates that the trend may be diminishing. For all providers, average injury severity of reported claims has declined from a high of 6 in 2001, to 5.3 in 2004, and to 5.0 in 2005. However, how trends in reported claims might impact average injury severity levels of *paid* claims in the future is unknown. In addition, injury severities for some categories of providers, such as physicians and surgeons and hospitals, increased in 2005.

Inflationary Pressures Together, medical care and lost wages are the primary economic components of malpractice awards. These two factors have exerted a significant upward pressure on average awards in recent years. According to the Consumer Price Index (CPI) between 1999 and 2005, health care costs in Missouri have increased by an annual average of 4.4 percent, while average wages have increased by 3.2 percent. Both costs increased more rapidly than the overall rate of inflation, which grew by an annual average of 2.7 percent over the same time period. In 2005, health care costs increased by 4.2 percent, though average wages increased at a rate slightly less than the overall inflation rate of 3.3 percent.

CPI and Medical CPI – St. Louis-All Consumers						
Annual Wages for MO*				% Change from Prior Year		
1982-1984=100	CPI - All Goods	Medical CPI	Average Annual Wages in MO	CPI - All Goods	Medical CPI	Average Annual Wages in MO
1989	121.8	145.6	\$20,900			
1990	128.1	159	\$21,716	5.2%	9.2%	3.9%
1991	132.1	171.7	\$22,574	3.1%	8.0%	4.0%
1992	134.7	181	\$23,550	2.0%	5.4%	4.3%
1993	137.5	191.5	\$23,898	2.1%	5.8%	1.5%
1994	141.3	201.7	\$24,628	2.8%	5.3%	3.1%
1995	145.2	210	\$25,669	2.8%	4.1%	4.2%
1996	149.6	218.4	\$26,609	3.0%	4.0%	3.7%
1997	152.9	226.4	\$27,780	2.2%	3.7%	4.4%
1998	154.5	233.9	\$28,907	1.0%	3.3%	4.1%
1999	157.6	245.7	\$29,958	2.0%	5.0%	3.6%
2000	163.1	256.8	\$31,384	3.5%	4.5%	4.8%
2001	167.3	268.2	\$32,421	2.6%	4.4%	3.3%
2002	169.1	279.1	\$33,118	1.1%	4.1%	2.1%
2003	173.4	**	\$33,788	2.5%	**	2.0%
2004	180.3	307.4	\$34,845	4.0%	**	3.1%
2005	186.2	320.2	\$35,945	3.3%	4.2%	3.2%

**The CPI is published for major metropolitan areas. The CPI for St. Louis is used here. Average wages represent all of Missouri*

***The Bureau of Labor Statistics did not publish the medical CPI for St. Louis in 2003 due to data limitations.*

Source: Bureau of Labor Statistics

■ **For the licensed market, both claim payments and incurred claim costs declined in 2005.** Claim payments made in 2005, typically for claims opened in prior years, decreased by 31.4 percent to \$77.6 million. Claim costs incurred in 2005, representing primarily insurers' expectations of future payouts on pending claims, declined by 15.2 percent to \$88.6 million. Earned premium declined by a more modest 5.2 percent.

For physicians and surgeons, excluding other practitioners such as dentists, nurses, and clinics and hospitals, paid claims declined from \$81.1 million to \$49.8 million in 2005, while incurred claims declined from \$91.2 million to \$77.2 million.

■ **The most prevalent of alleged medical errors leading to a malpractice payment are those associated with surgery, delivery, and diagnosis.** Beginning in 2004, the Department adopted the "error and omission" codes used by the National Practitioner Databank (NPDB). Errors are grouped into several broad categories. In descending order of prevalence of paid claims for all providers for 2005, the most significant categories are error/improper performance (46.9%), failure to treat (21.1%), delay in performance (4.4%), improper/illegal behavior (1.9%), communication and supervision (1.3%), unnecessary procedure / treatment (0.4%), and continuity of care (0.4%).

Diagnosis-related failures were the most common identifiable allegation. Together, failure to diagnose, or delayed or incorrect diagnosis accounted for 17.5% of claims. Delivery complications, such as failure to identify or treat fetal distress, are associated with 5.3% of paid claims. Significant surgical failures, such as operating on the wrong body part or wrong patient, or the retention of foreign objects in the patient after surgery, accounted for 3.0% of paid claims.

Additional information is presented separately for physicians and surgeons and hospitals.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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**Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1997-2005**

Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitted	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	

MARKET ANALYSIS 2003-2005
(0.1 percent of market or more for either year)
All Medical Care Providers

<u>LICENSED MARKET</u>		2005	2003
Company Name	Market Share	Market Share	Market Share
MISSOURI PHYSICIANS MUTUAL	18.26%	8.32%	
MISSOURI HOSPITAL PLAN	14.17%	11.83%	
MEDICAL ASSURANCE CO INC THE	11.06%	14.22%	
MEDICAL PROTECTIVE COMPANY	7.63%	14.16%	
INTERMED INSURANCE COMPANY	4.40%	10.90%	
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	3.64%	0.41%	
HEALTH CARE INDEMNITY INC	3.50%	3.08%	
MEDICAL LIABILITY ALLIANCE	2.77%	1.65%	
DOCTORS COMPANY AN INTERINS EXCHANGE	2.15%	4.35%	
PROFESSIONAL LIABILITY INSURANCE COMPANY OF A	1.84%		
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	1.50%		
AMERICAN CASUALTY CO OF READING PA	1.16%	0.79%	
PREFERRED PHYSICIANS MEDICAL RRG INC	1.12%	0.76%	
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	1.10%	0.74%	
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.07%	0.88%	
KANSAS MEDICAL MUTUAL INS CO	1.05%	0.35%	
CINCINNATI INS CO THE	0.76%	0.84%	
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.64%		
NCMIC INSURANCE COMPANY	0.60%	0.61%	
CONTINENTAL CASUALTY COMPANY	0.51%	0.11%	
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUA	0.40%	0.30%	
CHICAGO INSURANCE COMPANY	0.39%	2.19%	
FIRST SPECIALTY INSURANCE CORPORATION	0.38%	1.44%	
ACE AMERICAN INSURANCE COMPANY	0.27%	0.12%	
PACO ASSURANCE COMPANY INC	0.26%	0.00%	
ISMIE MUTUAL INSURANCE COMPANY	0.21%		
PHARMACISTS MUTUAL INSURANCE COMPANY	0.17%	0.16%	
CHURCH MUTUAL INSURANCE COMPANY	0.14%	0.11%	
MID CENTURY INSURANCE COMPANY	0.12%	2.89%	
EXECUTIVE RISK INDEMNITY INC	0.11%	0.16%	
DARWIN NATIONAL ASSURANCE COMPANY	0.10%		
TIG INSURANCE COMPANY		1.22%	
TRUCK INSURANCE EXCHANGE	0.00%	0.94%	
ZURICH AMERICAN INSURANCE COMPANY	0.01%	0.47%	
ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0.35%	
AMCO INSURANCE COMPANY		0.28%	
GULF INSURANCE COMPANY		0.22%	
FORTRESS INSURANCE COMPANY	0.06%	0.18%	

<u>NON-ADMITTED MARKET</u>		2005	2003
Company Name	Market Share	Market Share	Market Share
COLUMBIA CASUALTY COMPANY		2.11%	1.79%
LEXINGTON INSURANCE COMPANY		1.87%	2.96%
EVEREST INDEMNITY INSURANCE COMPANY		1.69%	-0.16%
EVANSTON INSURANCE COMPANY		1.52%	1.71%
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP		1.39%	0.77%
ARCH SPECIALTY INSURANCE COMPANY		1.28%	1.29%
HUDSON SPECIALTY INSURANCE COMPANY		1.21%	
PRINCETON EXCESS AND SURPLUS LINES INSURANCE		0.85%	
ADMIRAL INSURANCE COMPANY		0.78%	0.08%
STEADFAST INSURANCE COMPANY		0.74%	0.54%
OPHTHALMIC MUTUAL INS CO A RISK RETEN-		0.58%	0.49%
LANDMARK AMERICAN INSURANCE COMPANY		0.48%	0.18%
EMERGENCY PHYSICIANS INSURANCE CO RRG		0.42%	0.14%
ESSENTIAL RISK RETENTION GROUP INC		0.40%	
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INS		0.38%	
NATIONAL GUARDIAN RISK RETENTION GROUP INC		0.36%	0.26%
OMS NATIONAL INSURANCE COMPANY RRG		0.27%	0.21%
INTERSTATE FIRE & CASUALTY COMPANY		0.23%	
LANDMARK INSURANCE COMPANY		0.19%	
OCEANUS INSURANCE COMPANY RRG		0.18%	
WESTERN WORLD INSURANCE COMPANY INC		0.18%	0.18%
NATIONAL FIRE AND MARINE INSURANCE CO		0.17%	0.06%
EMERGENCY MEDICINE RISK RETENTION GROUP INC		0.15%	
COMMUNITY BLOOD CENTERS EXCHANGE		0.13%	0.11%
HOMELAND INSURANCE COMPANY OF NEW YORK		0.10%	
SYSTEMS PROTECTION ASSURANCE RISK RETENTION G		0.10%	1.05%
TIG SPECIALTY INSURANCE CO			
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC		0.07%	0.75%
EXECUTIVE RISK SPECIALTY INSURANCE CO		0.02%	0.71%
GENERAL STAR INDEMNITY COMPANY		0.06%	0.52%
PROFESSIONAL UNDERWRITERS LIABILITY INS		0.02%	0.46%
AMERICAN INTERNATIONAL SPECIALTY LINES		-0.01%	0.40%

MARKET ANALYSIS 2003-2005
(0.1 percent of market or more for either year)
Physicians and Surgeons

<u>LICENSED MARKET</u>	2005	2003
Company Name	Market Share	Market Share
MISSOURI PHYSICIANS MUTUAL	31.73%	13.82%
MEDICAL ASSURANCE CO INC THE	18.30%	22.77%
MEDICAL PROTECTIVE COMPANY	11.23%	21.72%
INTERMED INSURANCE COMPANY	7.33%	16.77%
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	0.69%
MEDICAL LIABILITY ALLIANCE	4.73%	2.75%
DOCTORS COMPANY AN INTERINS EXCHANGE	3.73%	7.24%
PROFESSIONAL LIABILITY INSURANCE COMPANY OF A	3.20%	
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.60%	
PREFERRED PHYSICIANS MEDICAL RRG INC	1.95%	1.26%
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.86%	1.47%
KANSAS MEDICAL MUTUAL INS CO	1.82%	0.59%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	1.25%	0.00%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUA	0.69%	0.49%
ACE AMERICAN INSURANCE COMPANY	0.48%	
PACO ASSURANCE COMPANY INC	0.45%	0.00%
ISMIE MUTUAL INSURANCE COMPANY	0.37%	
CONTINENTAL CASUALTY COMPANY	0.34%	0.04%
MID CENTURY INSURANCE COMPANY	0.21%	4.80%
DARWIN NATIONAL ASSURANCE COMPANY	0.18%	
TRUCK INSURANCE EXCHANGE	0.00%	1.56%
CHICAGO INSURANCE COMPANY		2.78%
NCMIC INSURANCE COMPANY	0.00%	0.86%
ZURICH AMERICAN INSURANCE COMPANY	0.02%	0.27%

Data is not available on physicians and surgeon coverage in the nonadmitted market.

Profitability estimates for 2005 are derived from the profitability formula developed by the National Association of Insurance Commissioners (NAIC). Though the formula may be slightly modified from time to time, it is unlikely that such modifications will have a significant or material impact on the estimates. Nevertheless, these estimates should be considered preliminary, and subject to future adjustment due to the refiling of financial information, formula adjustments, or other factors.

Definitions

Various expenses and revenues are reported as national aggregates on the financial annual statement filed by insurers. In addition, some general or fixed costs are not associated with a specific line of business. As a result, estimates of profitability for multistate and multiline companies are derived from a formula that allocates national aggregates to states and lines of business. Allocations are based on the proportion of premium or losses in a given line and state. The full formula can be found in the NAIC publication *Profitability by Line by State*.

The primary expense categories are:

Incurred Losses – Losses are an estimate of the amount that will eventually be paid out on all claims for losses that occurred during the reporting period. Incurred loss amounts include not only the losses associated with closed and pending claims, but also losses incurred during the year for which claims have yet to be reported to the insurer (generally called “Incurred But Not Reported,” or IBNR, and estimated from experience from prior years). Incurred losses are reported directly for each state and line of business.

Loss Adjustment Expense – Transaction costs associated with settling claims. This amount may reflect wages for adjusting staff, attorney fees and adjudications costs, cost containment programs, and other more general expenses. Expenses most directly tied to specific claims are reported by line and state. More general adjustment expenses are reported as national aggregates, and allocated to a state based on the NAIC formula.

Selling Expense – Costs of advertising, commissions, and other expenses associated with insurance sales. Direct commissions are reported by line and state, while more general costs are reported as national aggregates.

Premium Taxes and License Fees – State specific premium taxes and fees, reported by line by state.

General taxes – State and federal taxes on insurance operations. Taxes associated directly with insurance operations in a given year and those associated with other revenues (such as capital gains) are reported separately.

General Expense - An amorphous residual category that includes items not reported in the previous categories.

Revenue consists predominantly of premium and investment returns. Investment returns are reported separately for income associated directly with insurance operations during the reporting period, and returns associated with general surpluses.

Measures of Financial Performance

There are four primary indicators of financial performance used in this report:

Loss ratio: Incurred losses as a percent of premium earned, excluding expenses.

Underwriting Experience: Ratio of losses and insurer expenses to premium earned. This figure is based on Missouri specific expenses reported on the financial annual statement, and excludes investment returns and some taxes, as well as expense items not allocated to a specific line or state.

Underwriting Profit: Adjustment of Missouri underwriting experience based on allocating national expenses to a given line of business and state, based on the NAIC formula.

Profit on Insurance Transactions: Underwriting profit adjusted for investment returns and taxes.

Results

In 2005, malpractice operations in Missouri produced incurred losses equal to 49.2 percent of premium, declining slightly from the 2004 figure of 51.8 percent. Defense and loss adjustment expenses related to settling claims is the largest expense category for medical malpractice coverage. In 2005, such expenses equaled 31.3 percent of premium, compared to 20.7 percent in 2004. An addition 8 percent of premium was consumed by Missouri specific general, selling, and other administrative expenses. Thus, Missouri specific claims and underwriting expenses totaled 88.4 percent of premium in 2005, producing a figure for the underwriting experience column of 11.6 percent (or $100 - 88.4$).

The final two columns indicate the profitability of Missouri's malpractice market. The column labeled "underwriting profit" adjusts the "underwriting experience" column by adding various fixed or unallocated costs that are not reported on a state-by state basis. These costs include general expenses unrelated to a specific line of business (office costs, for example), or that are not directly associated with business in a single state. The final column, labeled "profit on insurance transactions," reflects the net impact of taxes and investment returns on underwriting profit. In 2005, medical malpractice produced a return of 13.5 percent in excess of premiums, down somewhat from the 2004 figure of 17.2 percent.

Medical Malpractice
Data from the Missouri State page of the Annual Statement
Total Missouri Medical Malpractice Market
(Including Excess and Surplus Lines Companies)

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	114,980,304	57,110,081	114,373,041	55,318,604	14,466,185	1,128,542	6,946,027	1,478,808
1998	97,696,282	82,043,277	103,129,288	61,562,831	19,194,279	1,306,619	6,839,104	2,081,517
1999	104,918,930	70,849,555	106,235,830	77,022,920	36,844,208	1,776,696	7,991,868	2,056,213
2000	113,578,169	70,577,978	108,481,155	75,300,588	34,053,940	1,823,563	8,605,321	2,341,639
2001	133,683,918	86,746,132	119,299,711	102,470,355	30,464,650	2,075,802	11,841,017	2,732,369
2002	205,019,484	122,345,052	183,287,755	205,691,887	55,023,439	2,063,702	15,894,063	4,566,027
2003	226,961,038	93,591,127	208,731,982	189,698,276	70,810,826	125,396	13,027,522	2,937,927
2004	246,655,563	122,105,171	243,395,276	126,043,469	50,386,247	115,005	15,151,228	2,949,333
2005	232,504,144	88,220,490	232,681,164	114,389,130	72,735,714	5,031,321	11,025,955	2,443,051

Profitability – Total Missouri Medical Malpractice market
(Including Excess and Surplus Lines Companies)

Year	Data from the Missouri State Page of the Financial Annual Statement				Figures reported in the NAIC Profitability Report*	
	Loss Ratio	Defense & Adjustment Costs	Other Underwriting Expenses	Underwriting Experience	Underwriting Profit	Profit on Insurance Transactions
1997	48.4%	12.6%	8.4%	30.6%	16.0%	30.9%
1998	59.7%	18.6%	9.9%	11.8%	-6.4%	17.5%
1999	72.5%	34.7%	11.1%	-18.3%	-34.9%	-7.0%
2000	69.4%	31.4%	11.8%	-12.6%	-28.1%	1.5%
2001	85.9%	25.5%	14.0%	-25.4%	-39.1%	-10.7%
2002	112.2%	30.0%	12.3%	-54.5%	-67.7%	-36.5%
2003	90.9%	33.9%	7.7%	-32.5%	-44.2%	-18.2%
2004	51.8%	20.7%	7.5%	20.0%	9.7%	17.2%
2005	49.2%	31.3%	8.0%	11.6%	N/A	N/A

**National Association of Insurance Commissioners, Report on Profitability by Line by State, annual volumes from 1997 to 2004.*

**Licensed Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1992	103,001,597	59,795,697	96,442,626	51,173,269	20,575,435	1,783,167	4,175,617	1,460,375
1993	112,575,838	52,560,910	101,049,703	56,993,496	14,160,953	2,252,443	4,752,690	1,809,738
1994	121,897,709	52,653,681	117,860,641	65,650,025	25,506,918	2,386,265	6,324,164	1,998,841
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1992	58.05%	53.06%	21.33%	7.69%	82.09%
1993	46.69%	56.40%	14.01%	8.72%	79.14%
1994	43.19%	55.70%	21.64%	9.09%	86.43%
1995	53.60%	51.03%	26.22%	8.49%	85.75%
1996	65.31%	95.52%	28.91%	8.07%	132.50%
1997	54.28%	53.25%	12.25%	8.38%	73.88%
1998	86.36%	54.52%	21.46%	9.80%	85.78%
1999	67.90%	72.97%	37.22%	11.35%	121.54%
2000	68.75%	70.74%	31.96%	10.91%	113.61%
2001	70.34%	81.46%	26.29%	14.49%	122.24%
2002	63.21%	107.57%	27.77%	12.55%	147.90%
2003	44.91%	96.67%	37.16%	7.99%	141.82%
2004	53.57%	49.72%	22.46%	7.42%	79.60%
2005	40.82%	46.03%	34.87%	7.84%	88.74%

**Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273

% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%
2005	25.05%	64.10%	14.02%	8.50%	86.62%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$103,479,443	\$60,144,210	58.12%	\$108,788,193	\$57,589,693	52.94%	-14.78%
1992	\$95,879,384	\$26,230,211	27.36%	\$85,507,277	\$43,621,430	51.01%	-7.34%
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	17.41%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%

NON-ADMITTED MEDICAL MALPRACTICE MARKET*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.54%	20.87%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.03%	-36.93%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.04%	107.19%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.21%	18.63%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.93%	34.55%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.50%	22.29%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.14%	1.46%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.10%	3.40%

*The remaining years of data have been archived by the National Association of Insurance Commissioners not readily available.

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1994-1998	1995-1999	1996-2000	1997-2001	1998-2002	1999-2003	2000-2004	2001-2005
Physicians	72.7%	75.9%	84.6%	72.0%	87.2%	89.2%	85.4%	77.5%
Dentists	21.1%	13.7%	18.8%	18.9%	26.2%	16.1%	10.3%	13.1%
Nurses	-8.4%	-29.5%	-11.0%	26.8%	33.9%	32.8%	43.4%	8.3%
Hospitals	52.8%	49.0%	40.3%	51.4%	67.3%	77.9%	67.0%	67.8%
Other	36.7%	55.2%	60.7%	78.3%	90.9%	157.6%	102.4%	76.4%
Total	62.7%	66.1%	70.8%	66.6%	81.3%	89.5%	80.4%	81.4%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$70,186,856	\$47,863,151	68.19%	\$75,118,506	\$50,677,766	67.46%	-16.61%
1992	\$69,085,300	\$43,670,444	63.21%	\$63,764,526	\$41,818,995	65.58%	-1.57%
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$3,617,179	\$1,140,249	31.52%	\$3,775,879	\$1,072,613	28.41%	-11.94%
1992	\$3,582,006	\$1,499,906	41.87%	\$3,437,765	\$638,205	18.56%	-0.97%
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$1,419,653	\$594,628	41.89%	\$1,366,747	-\$1,265,745	-92.61%	8.73%
1992	\$1,683,146	\$440,813	26.19%	\$1,598,772	\$832,658	52.08%	18.56%
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

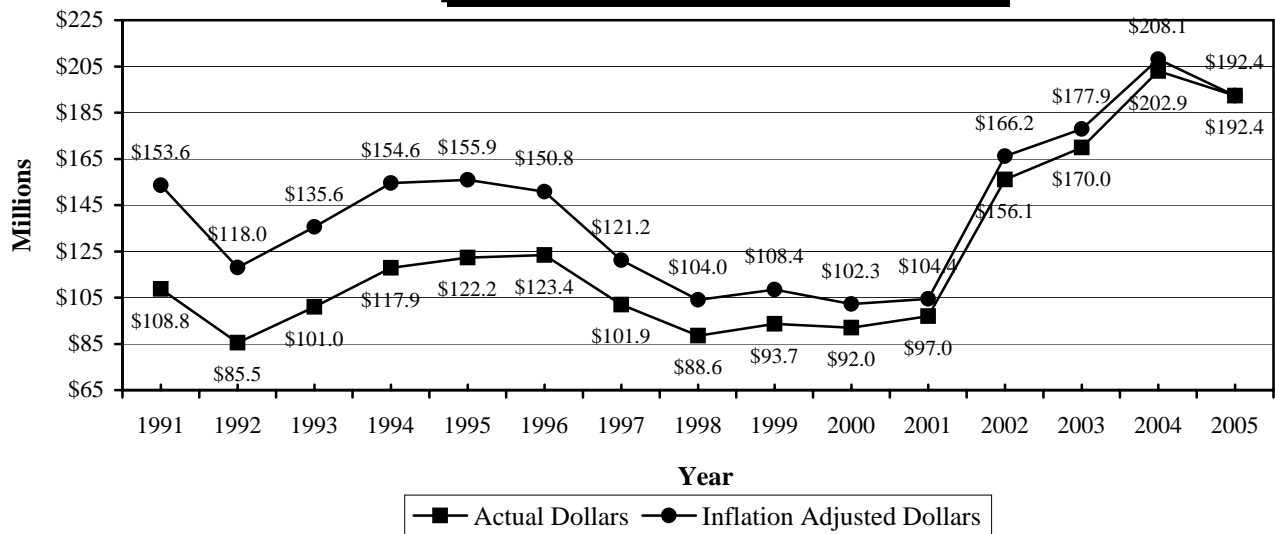
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$21,789,881	\$7,971,562	36.58%	\$21,816,890	\$6,348,493	29.10%	-12.92%
1992	\$20,523,195	\$12,614,263	61.46%	\$20,474,042	\$1,739,831	8.50%	-5.81%
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%

MEDICAL MALPRACTICE FINANCIAL RESULTS

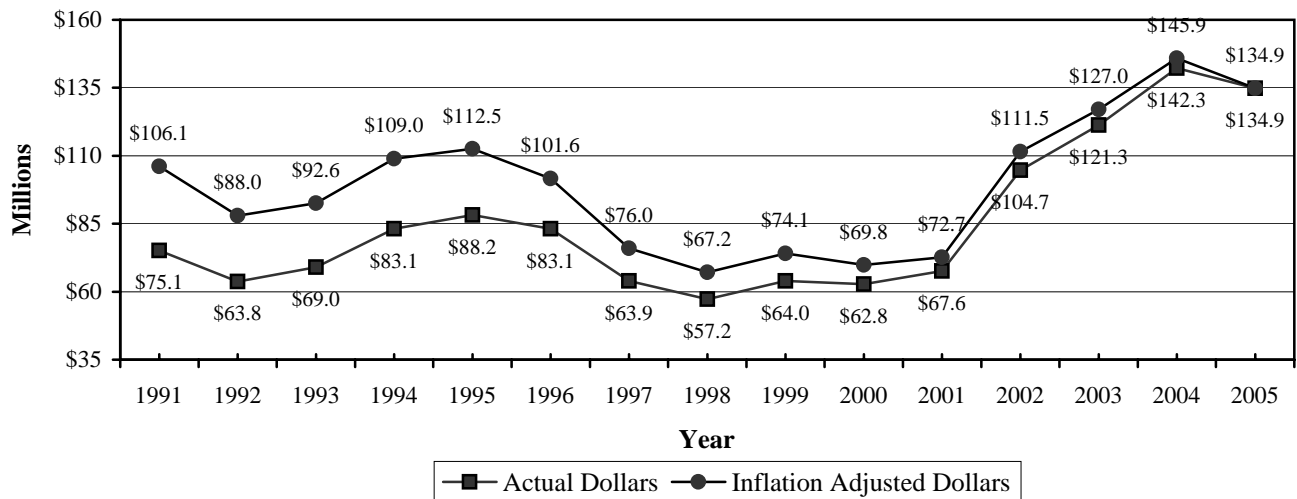
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$6,465,874	\$2,574,620	39.82%	\$6,710,171	\$756,566	11.27%	-5.17%
1992	\$8,127,949	\$1,570,271	19.32%	\$7,167,520	\$5,942,088	82.90%	25.71%
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,200,088	\$4,297,362	195.33%	-\$2,150,922	\$619,095	-28.78%	-123.20%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.94%	-588.35%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.65%	66.84%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,997,616	223.30%	-39.79%
2004	\$10,033,751	\$7,882,678	71.66%	\$10,999,421	-\$7,029,405	-63.91%	-7.03%
2005	\$8,679,953	\$18,094,146	208.46%	\$10,229,416	-\$2,703,356	-26.43%	-13.49%

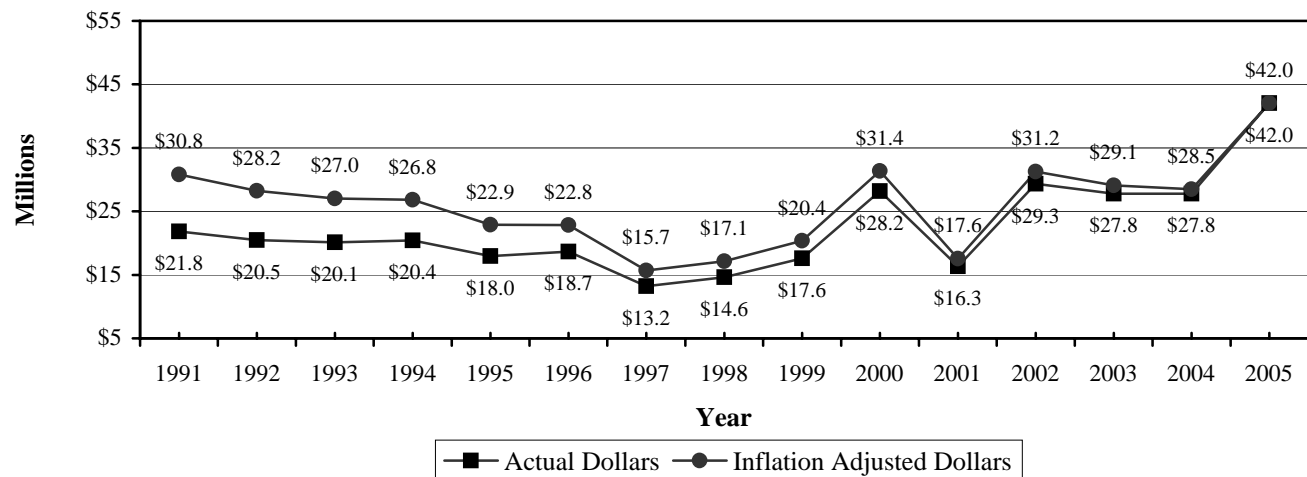
**Medical Malpractice
Actual and Inflation Adjusted Premium Earned
All Insured Medical Care Providers**



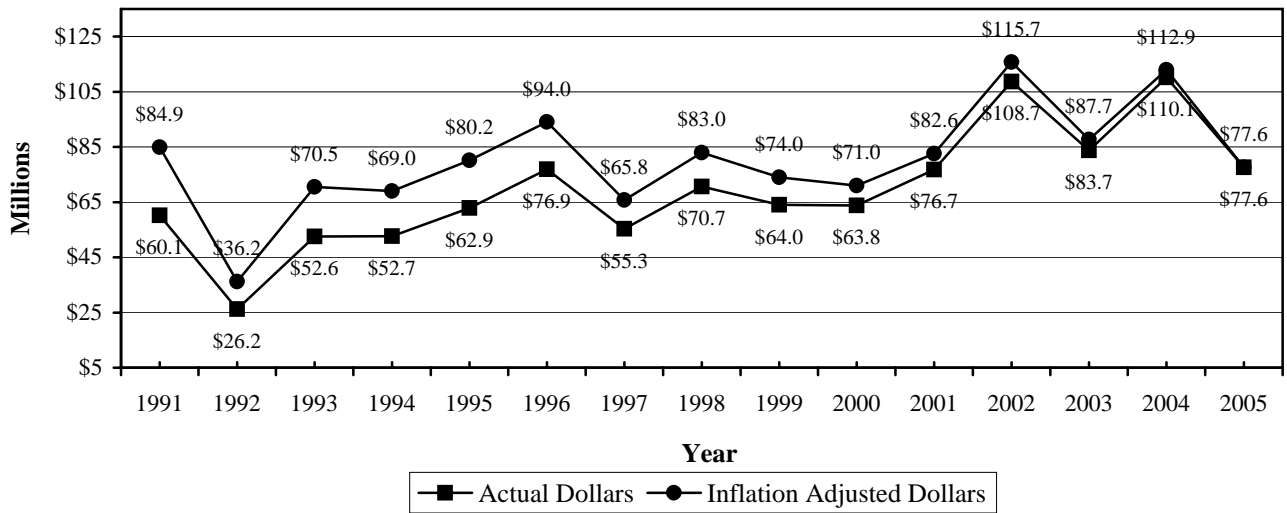
Physicians and Surgeons



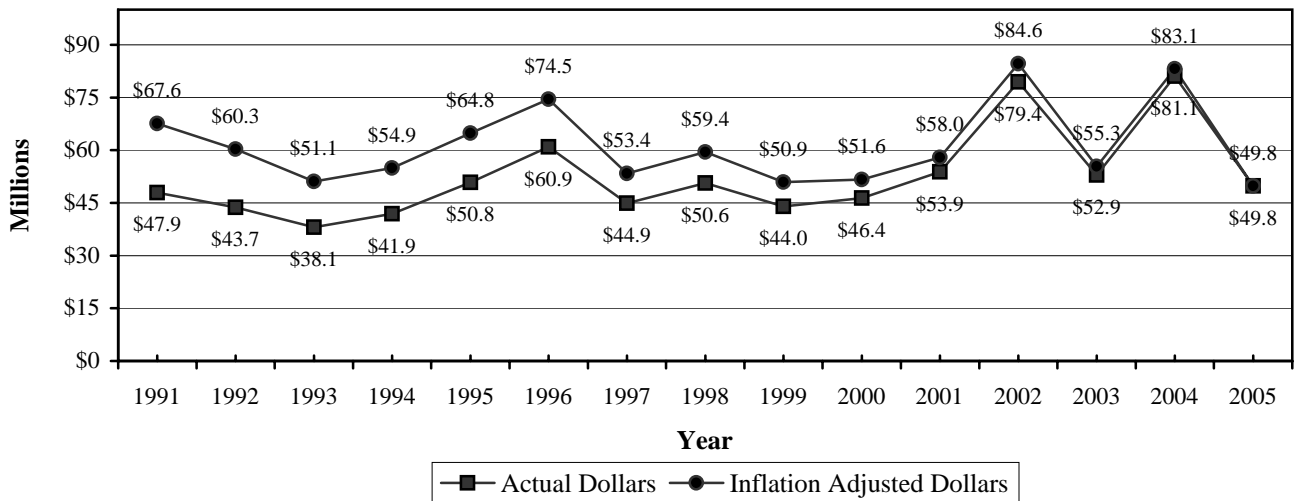
Hospitals



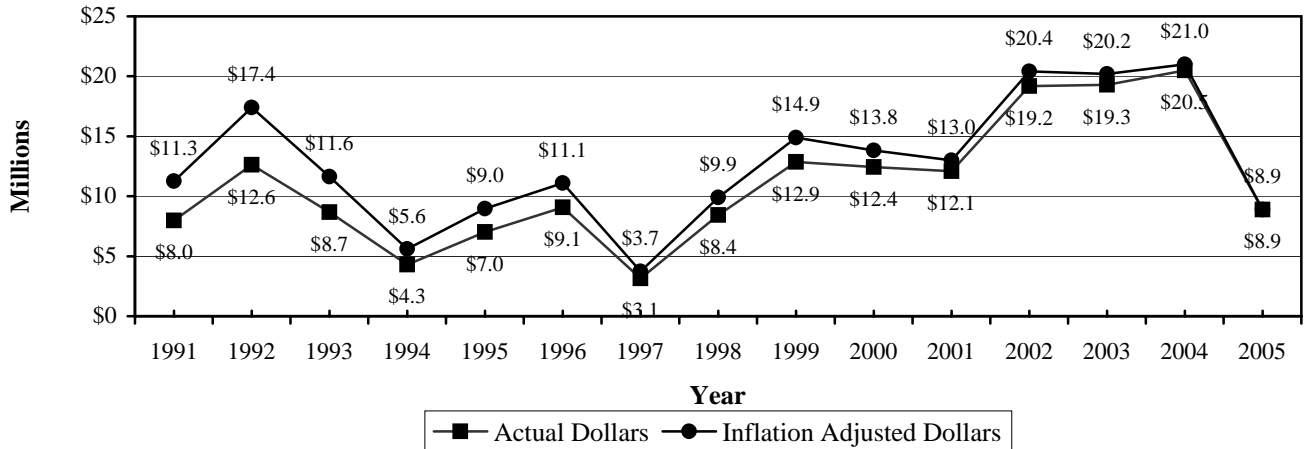
**Medical Malpractice
Actual and Inflation Adjusted Paid Losses
All Insured Medical Care Providers**



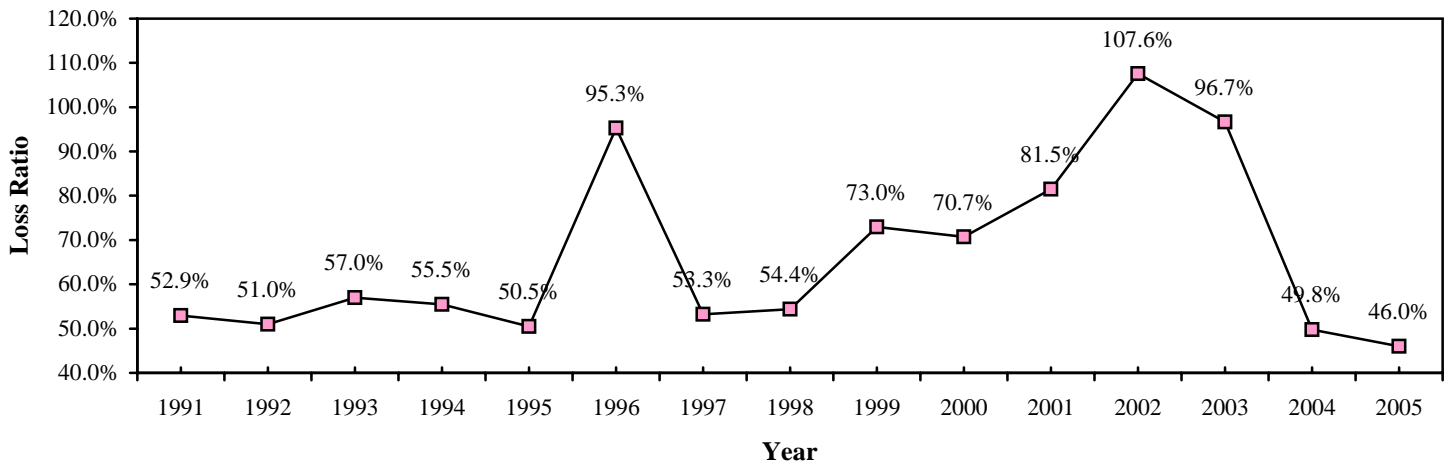
Physicians and Surgeons



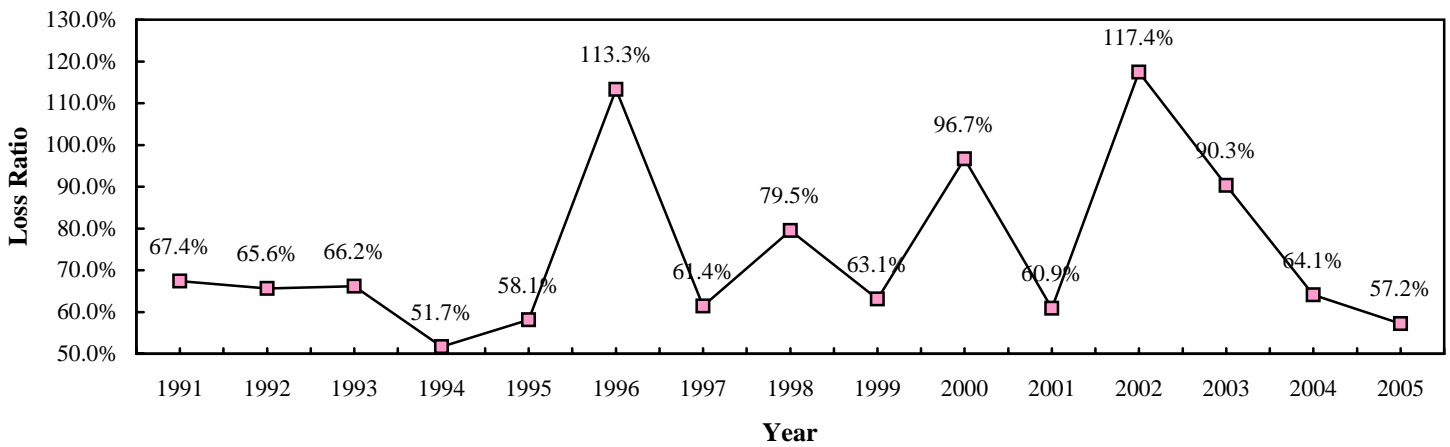
Hospitals



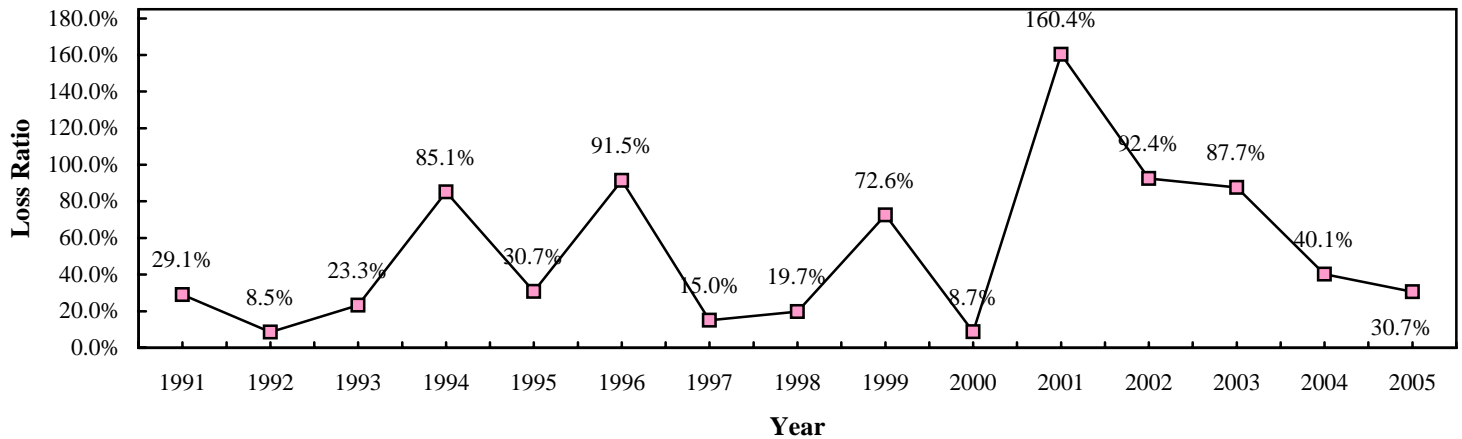
Missouri Loss Ratio All Medical Care Providers



Physicians & Surgeons

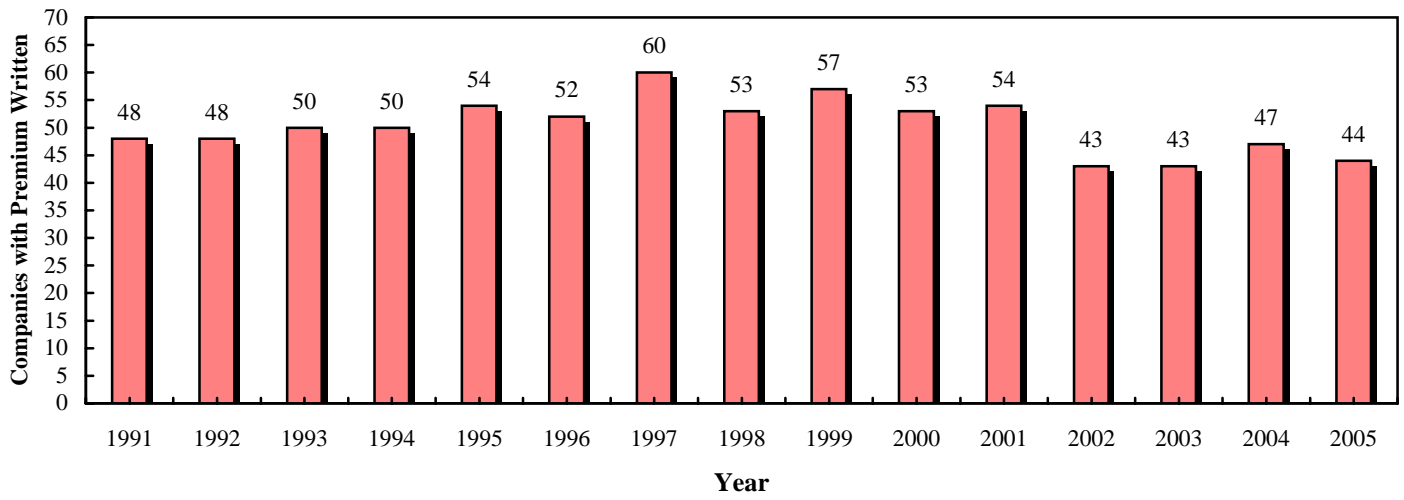


Hospitals

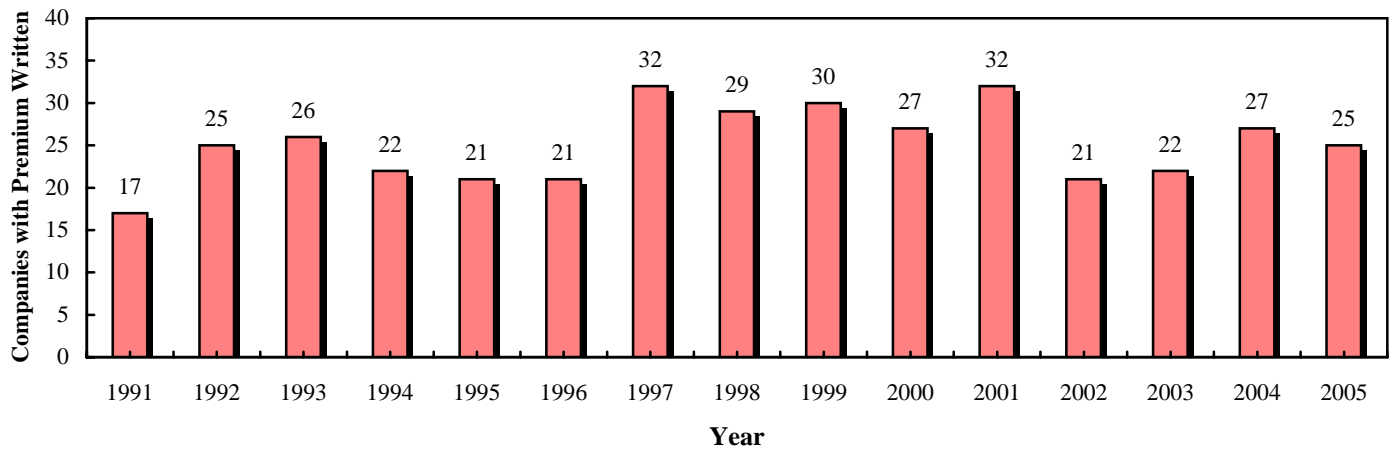


Loss Ratio = Incurred Losses / Earned Premium from Missouri Supplement

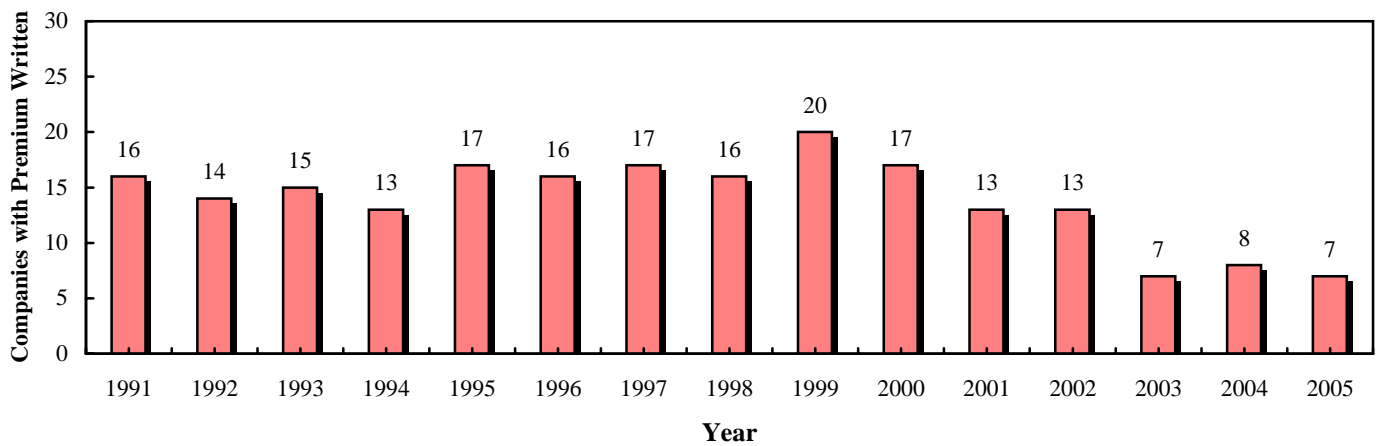
Companies Writing Medical Malpractice Insurance All Medical Care Providers



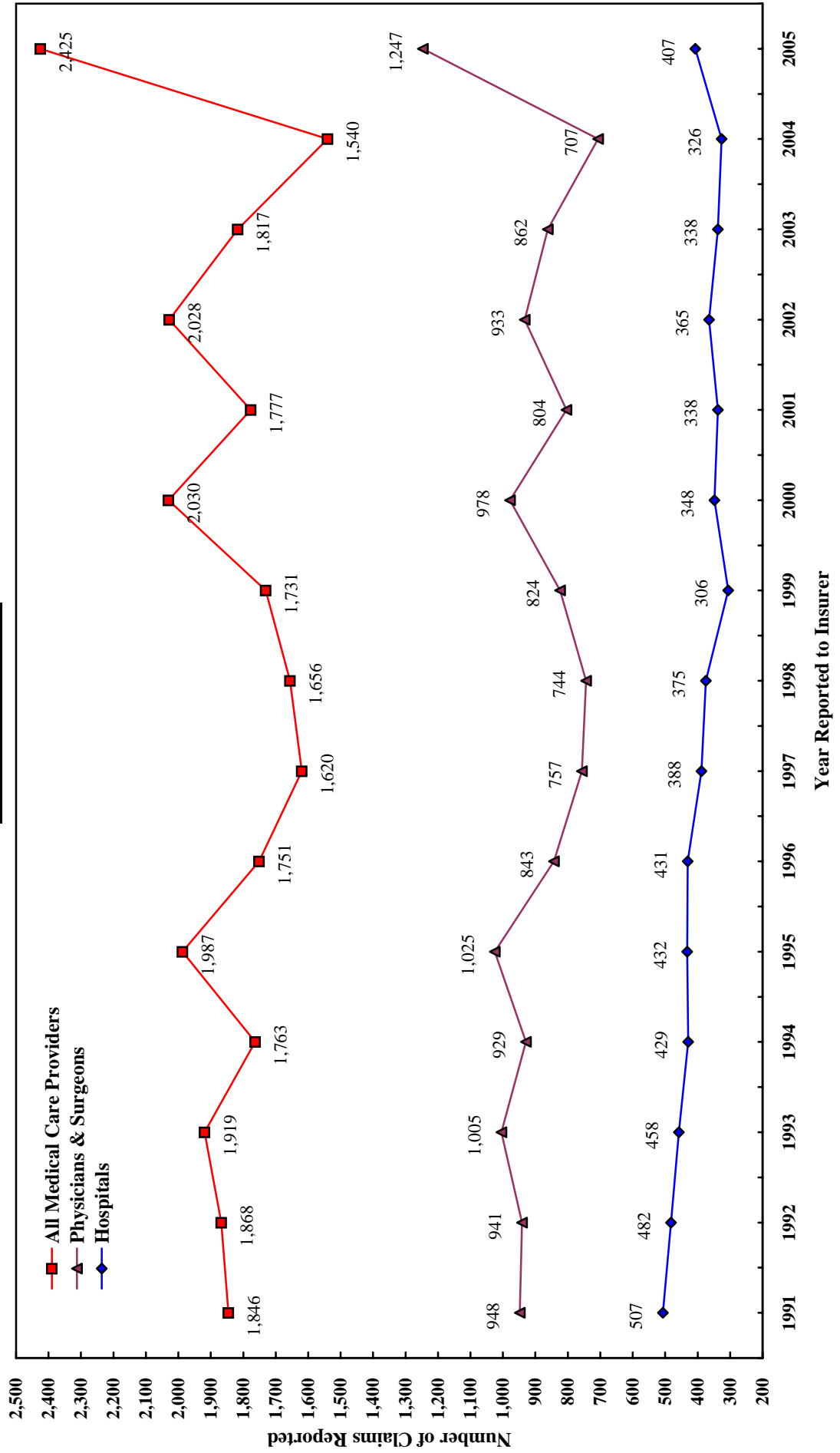
Physicians & Surgeons



Hospitals

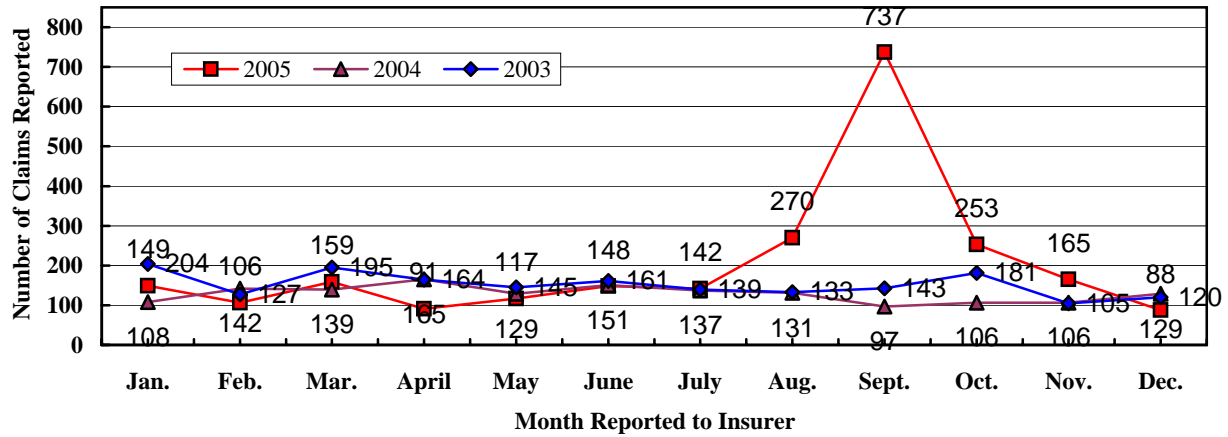


**Claim Count
Reported to Insurer**

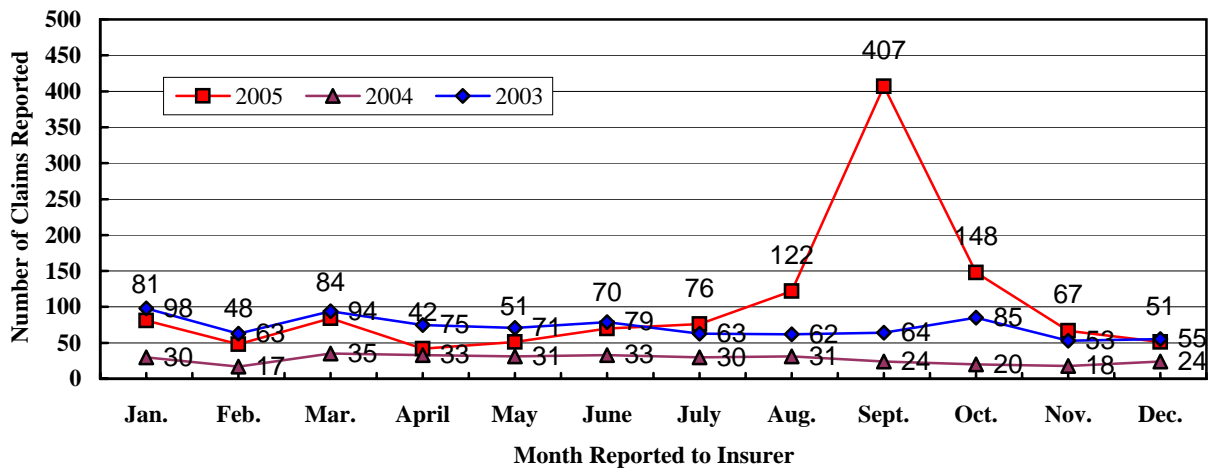


**Claim Count by Month, 2003-2005
Reported to Insurer**

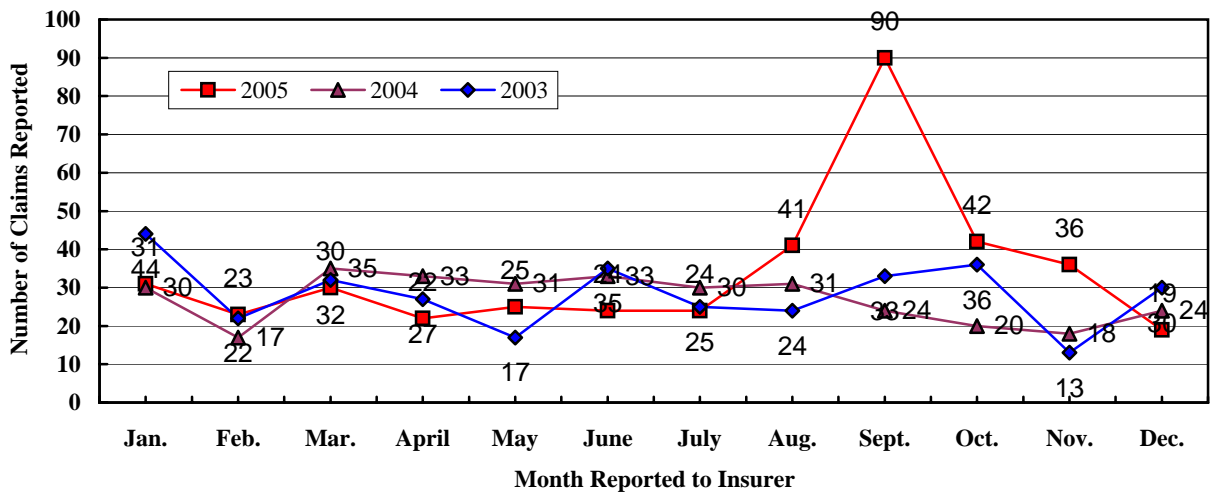
All Providers



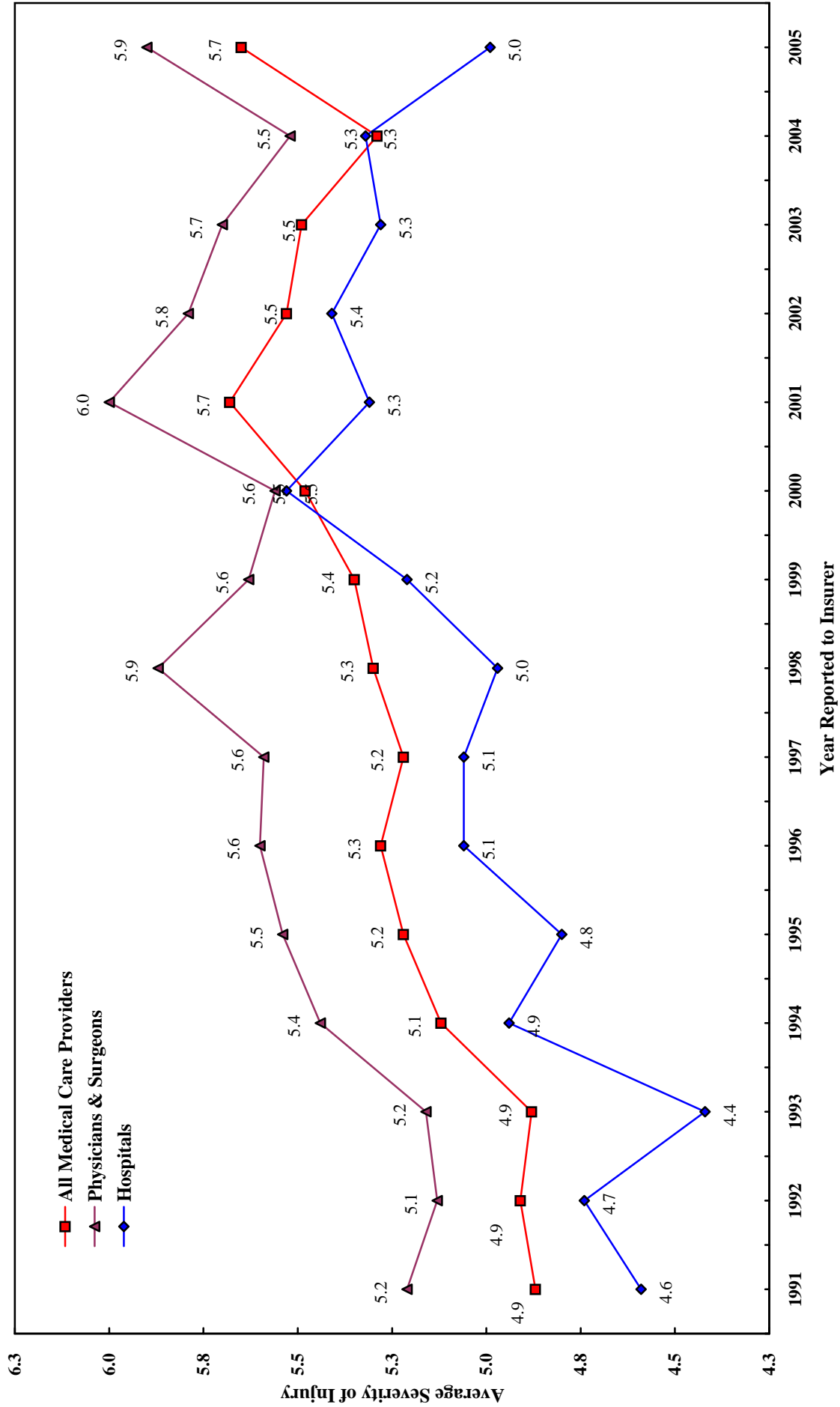
Physicians and Surgeons



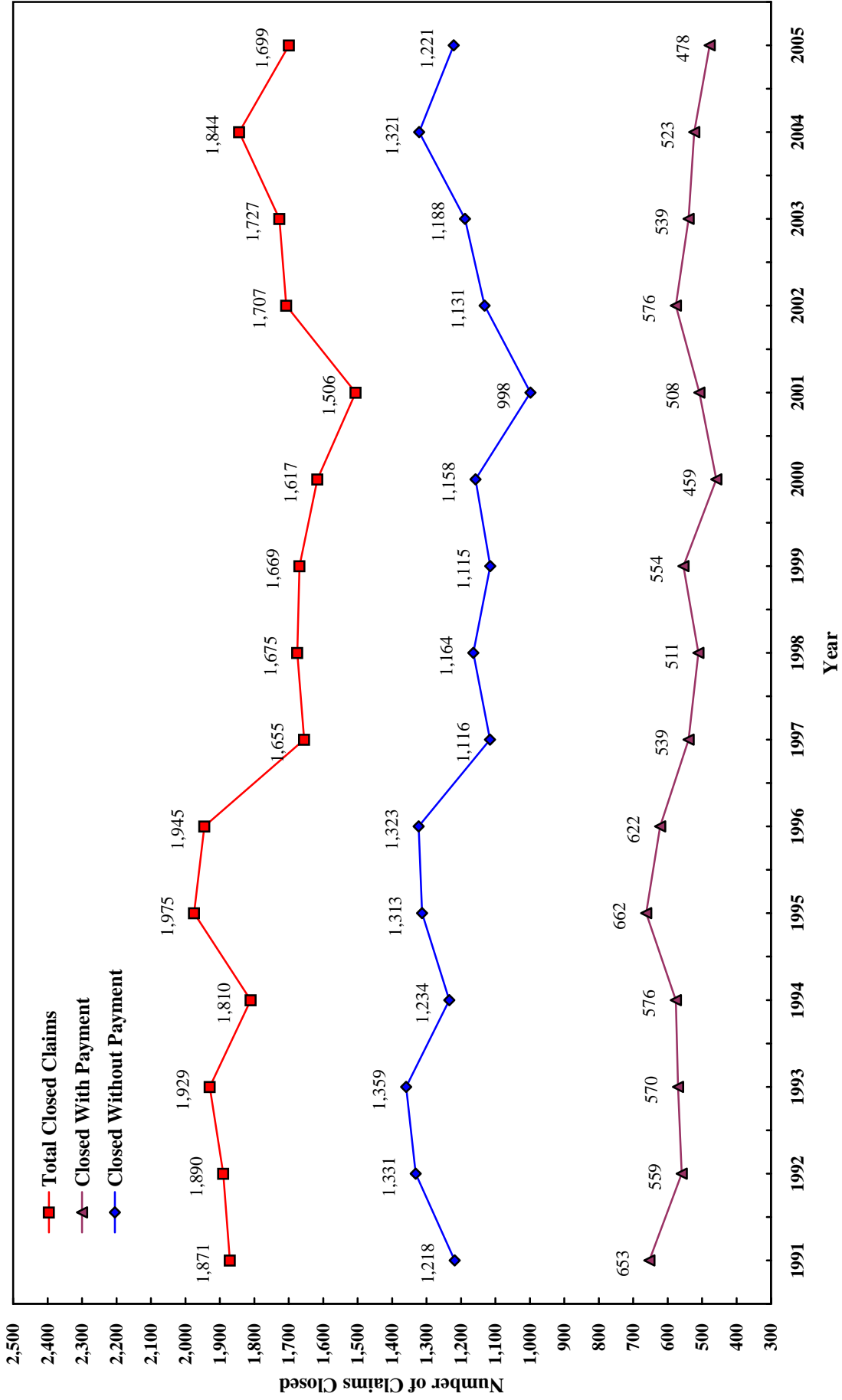
Hospitals



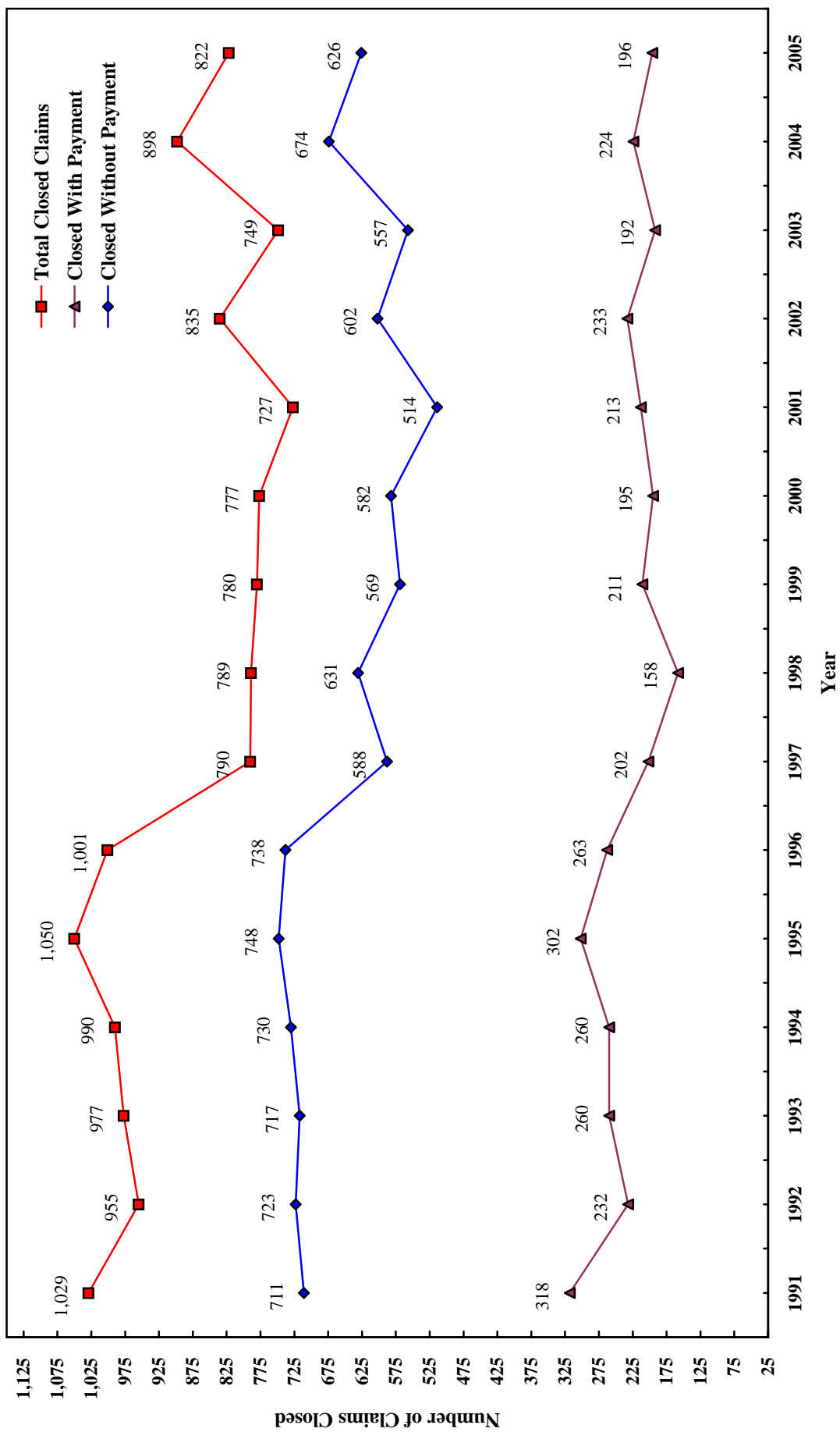
**Average Injury Severity of Claims
Reported to Insurer**



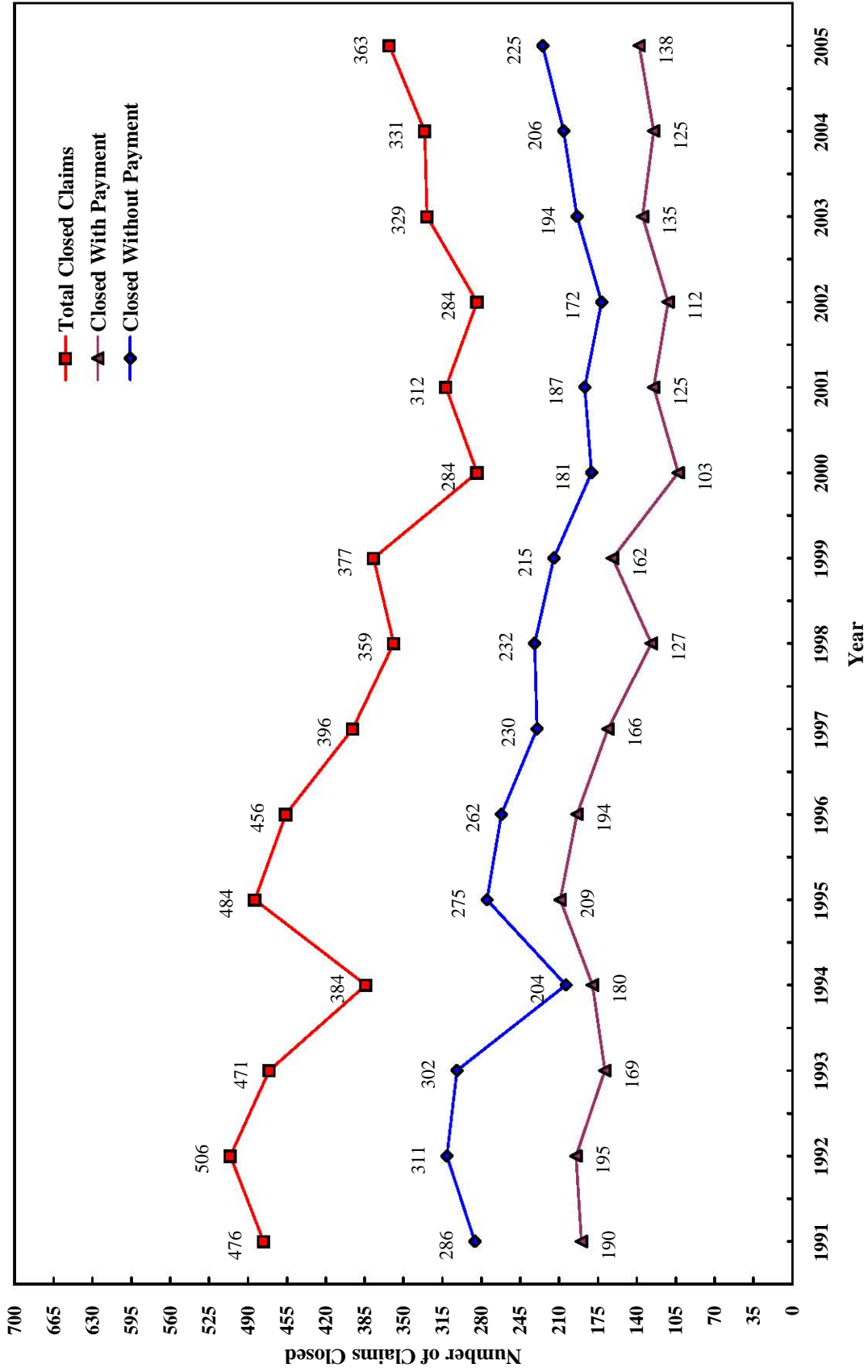
**Closed Claim Count
All Medical Care Providers**



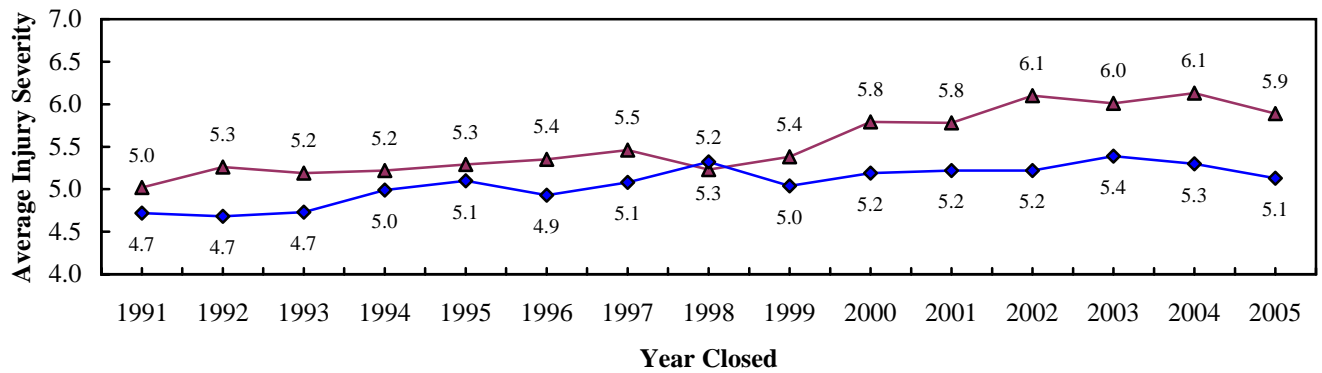
**Closed Claim Count
Physicians & Surgeons**



**Closed Claim Count
Hospitals**

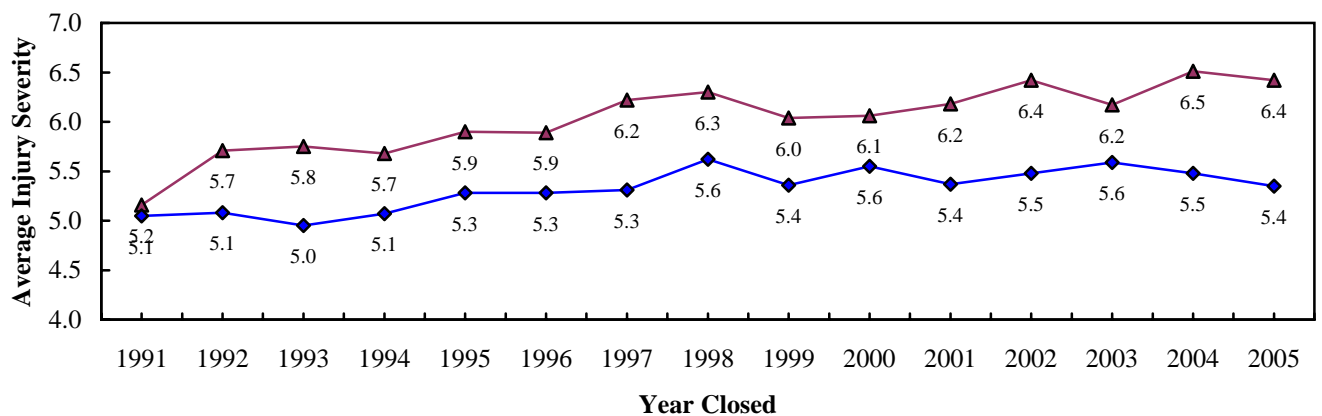


Average Injury Severity of Closed Claims All Medical Care Providers



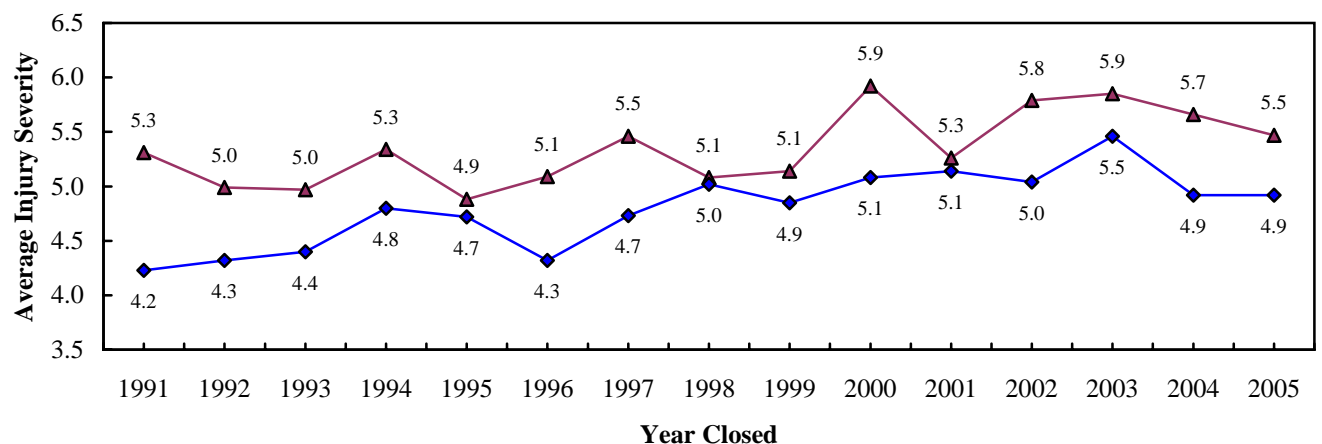
▲ Closed With Payment ◆ Closed Without Payment

Physicians and Surgeons



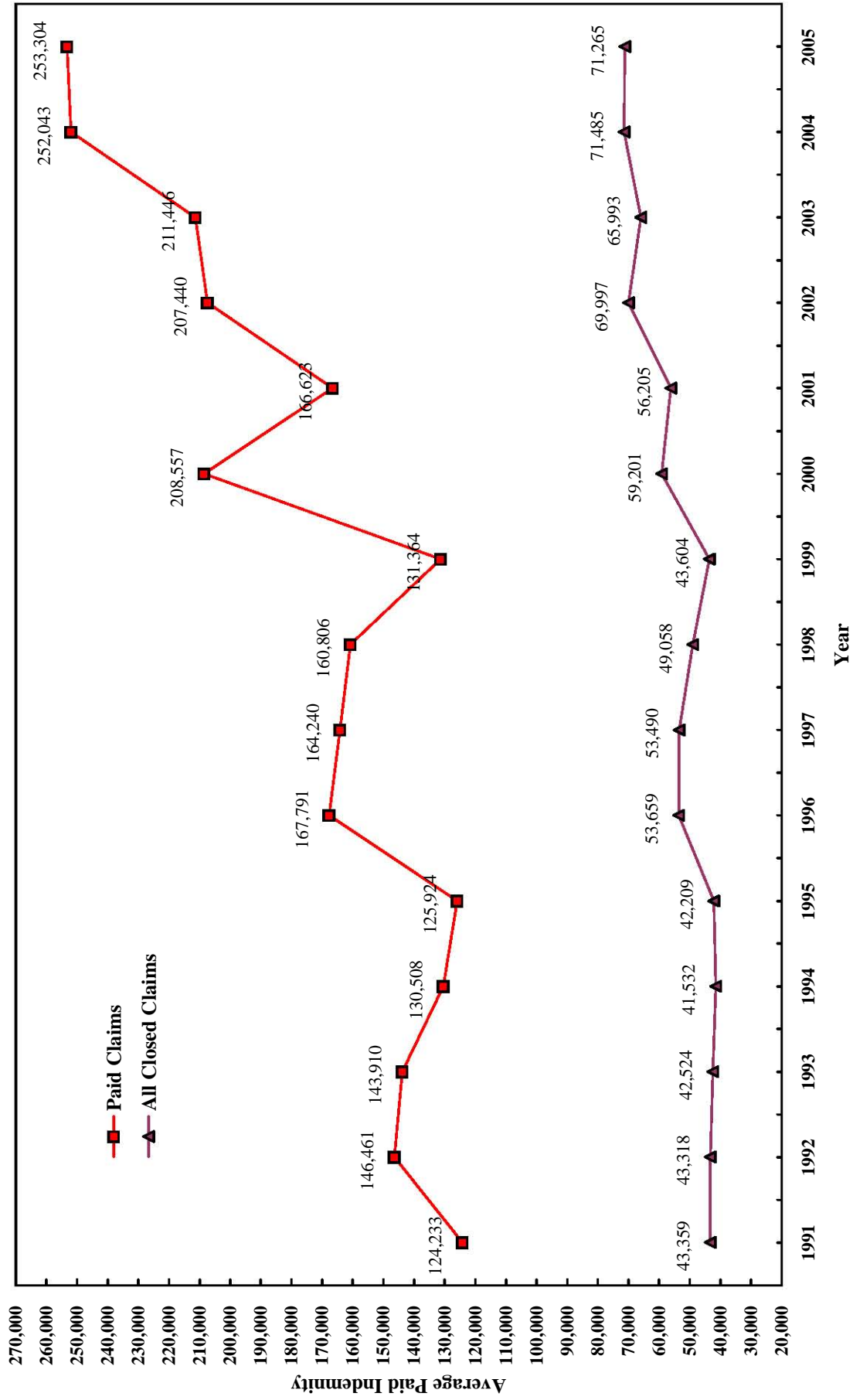
▲ Closed With Payment ◆ Closed Without Payment

Hospitals

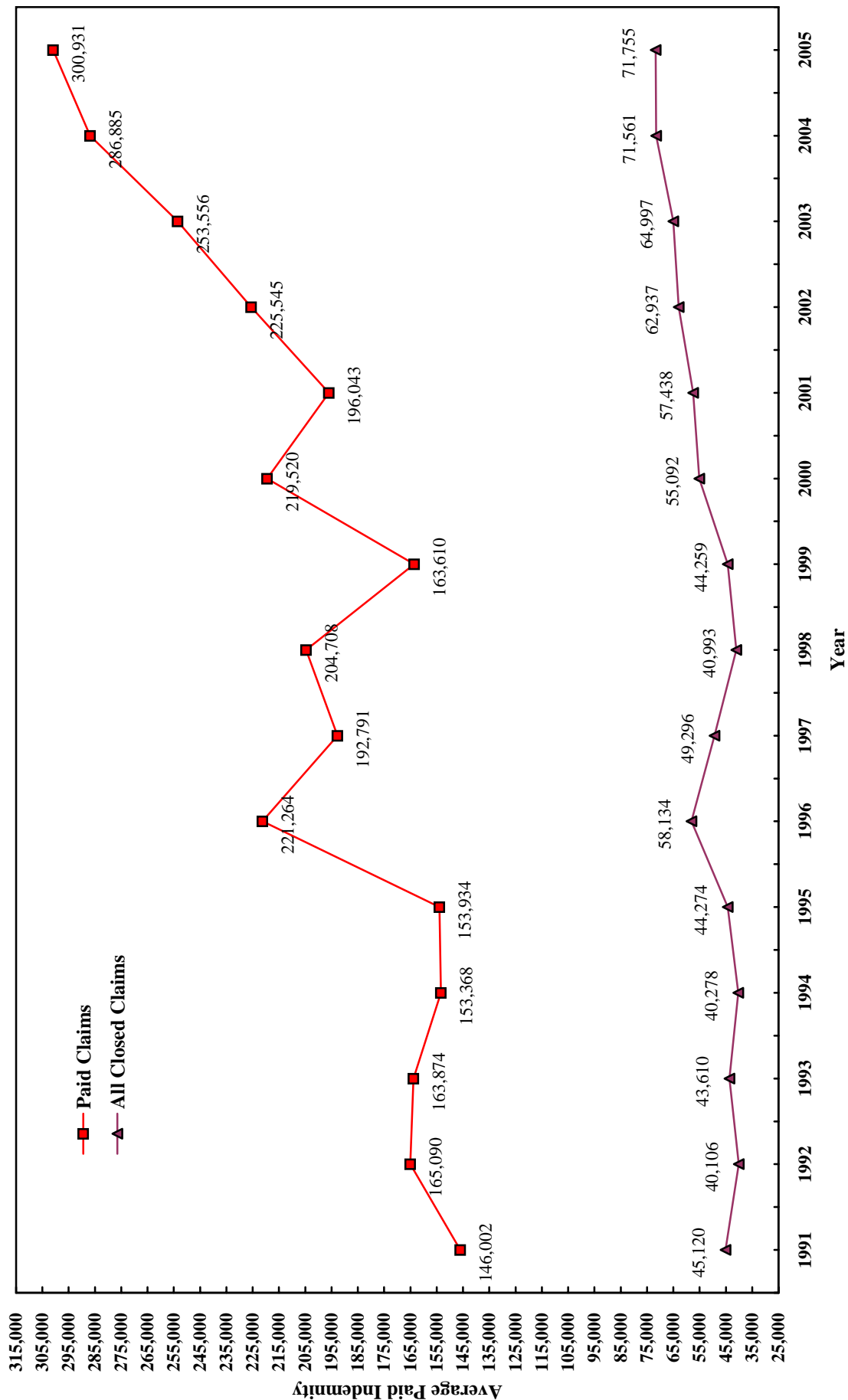


▲ Closed With Payment ◆ Closed Without Payment

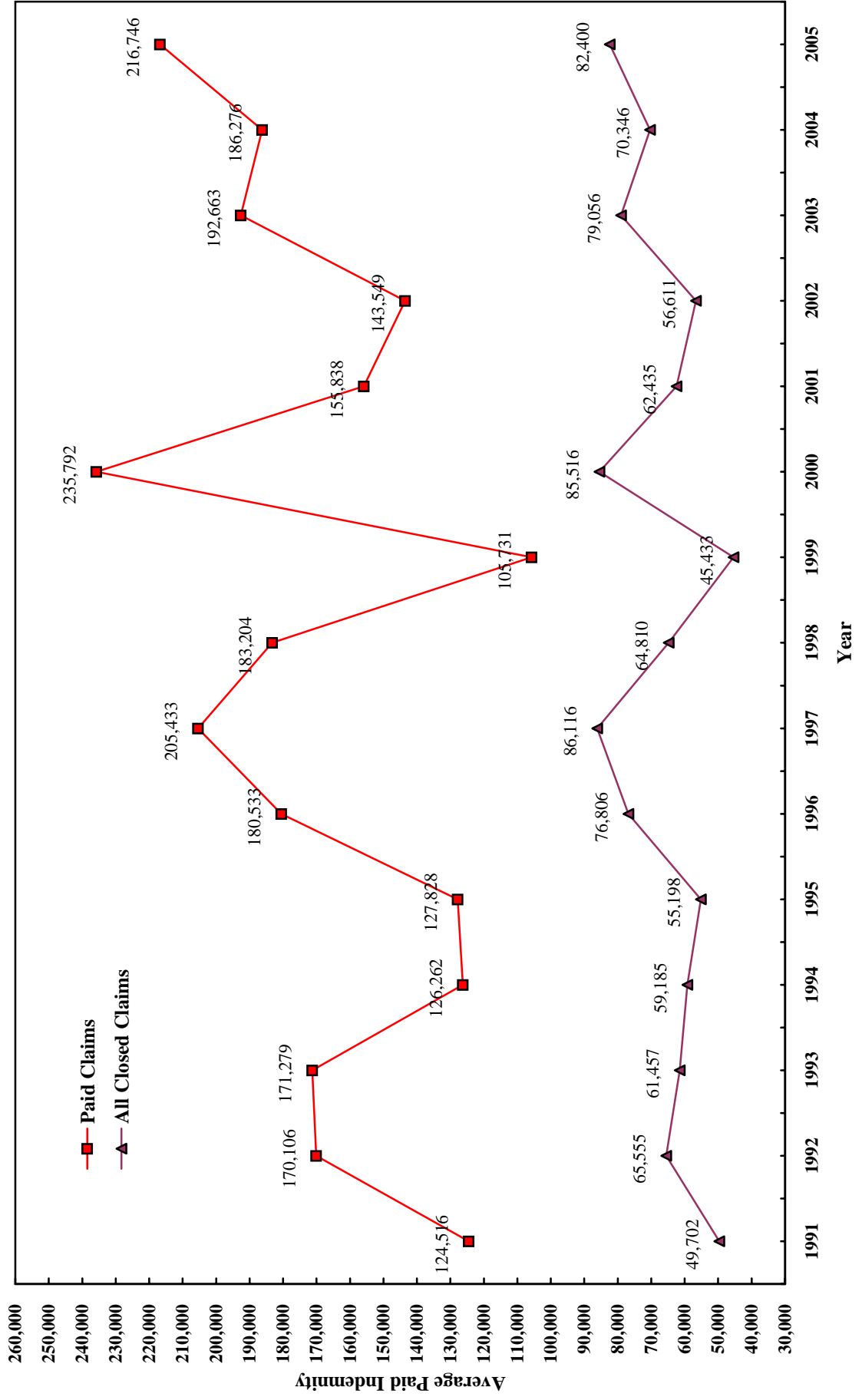
All Medical Care Providers Average Indemnity Paid



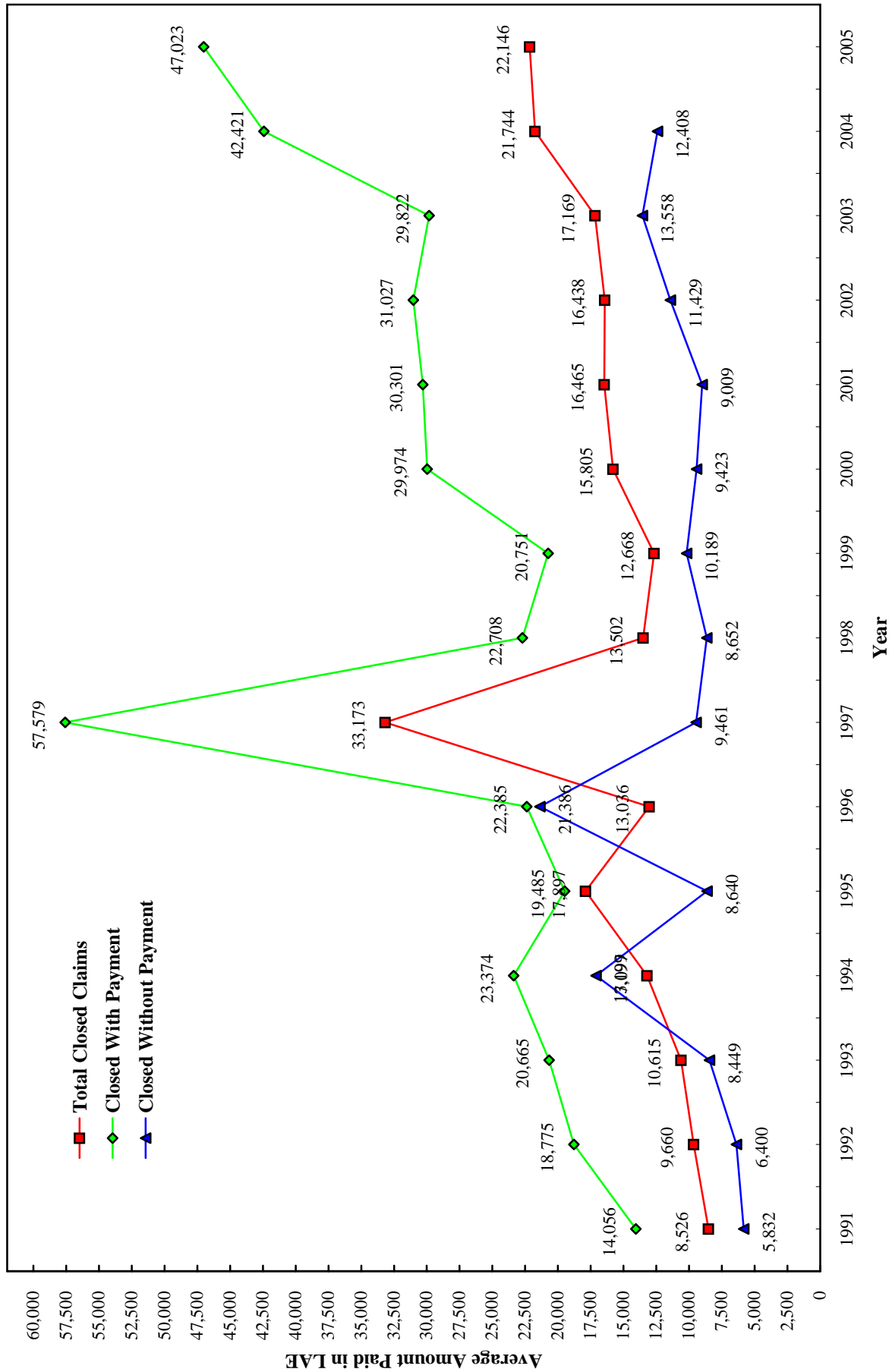
Physicians & Surgeons Average Indemnity Paid



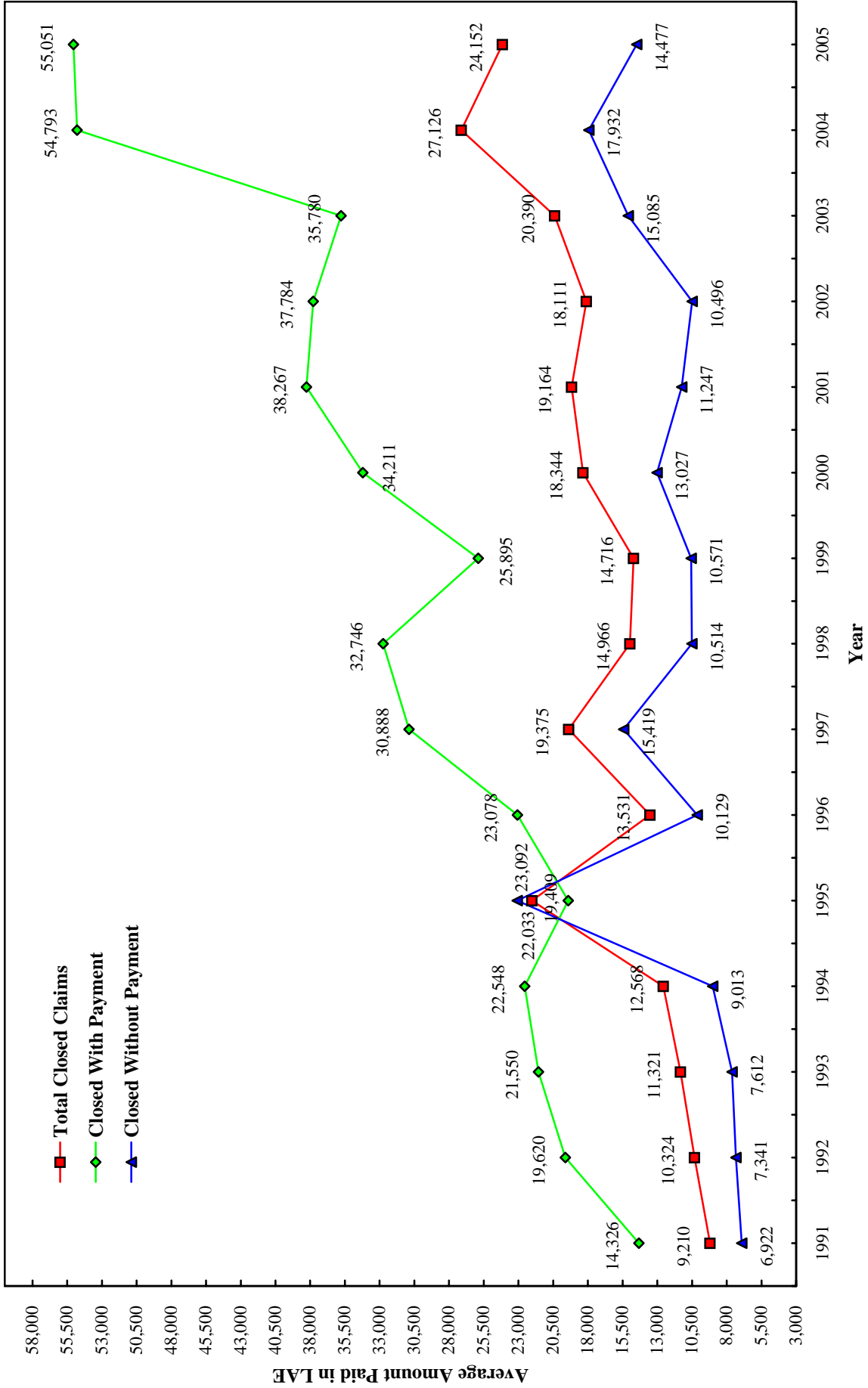
Hospitals Average Indemnity Paid



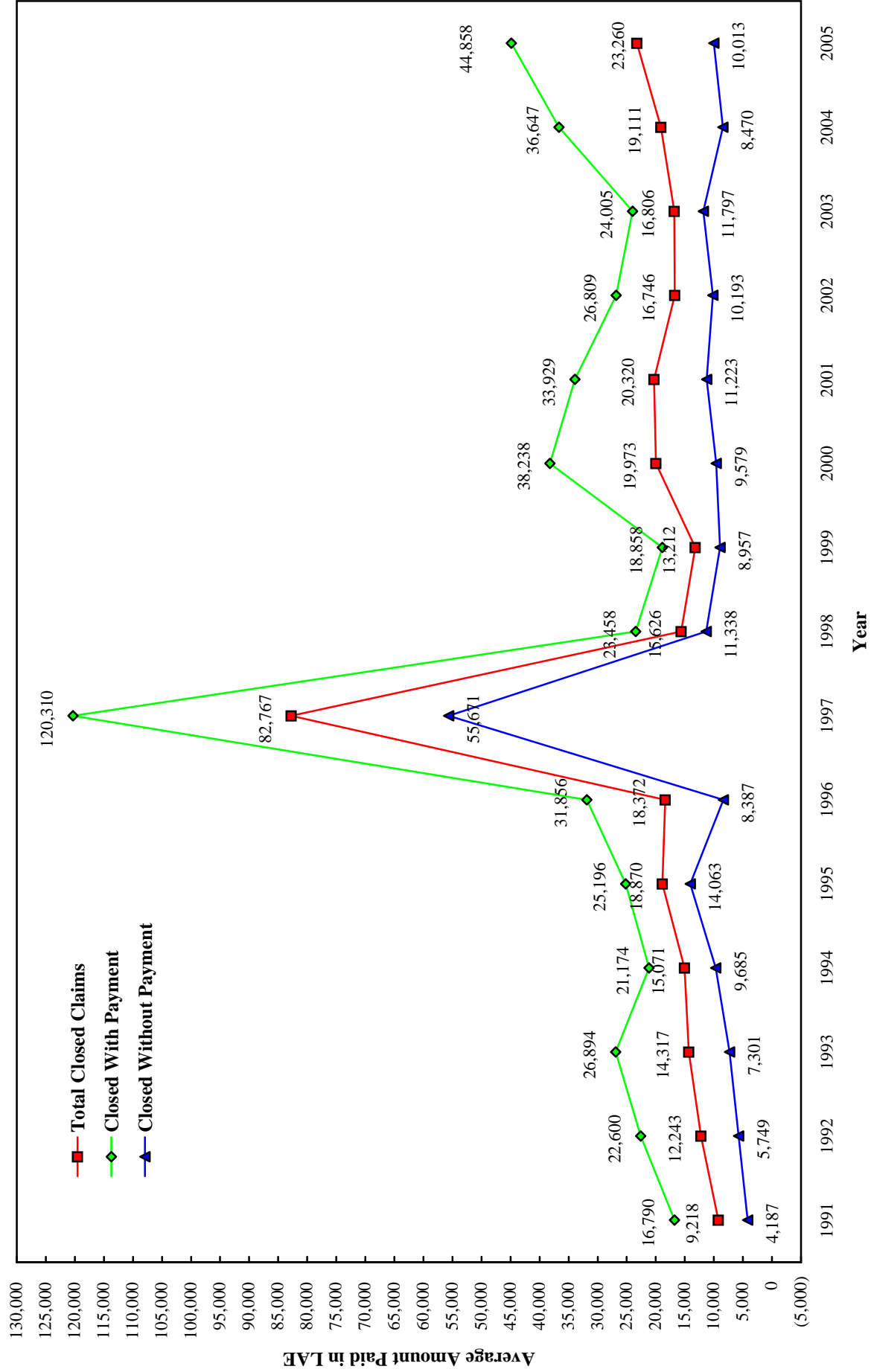
Loss Adjustment Expense All Medical Care Providers



Loss Adjustment Expense Physicians & Surgeons



Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1991-2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	61	23	\$6,119,041	\$266,045
003	ANDREW	5	4	\$348,559	\$87,140
005	ATCHISON	3	1	\$15,000	\$15,000
007	AUDRAIN	40	5	\$1,459,000	\$291,800
009	BARRY	17	9	\$962,333	\$106,926
011	BARTON	20	5	\$335,000	\$67,000
013	BATES	12	1	\$5,000	\$5,000
015	BENTON	1	1	\$27,000	\$27,000
019	BOONE	670	167	\$27,160,525	\$162,638
021	BUCHANAN	434	152	\$31,629,970	\$208,092
023	BUTLER	130	42	\$5,225,588	\$124,419
027	CALLAWAY	25	12	\$2,199,000	\$183,250
029	CAMDEN	86	26	\$2,258,145	\$86,852
031	CAPE GIRARDEAU	305	80	\$15,698,760	\$196,235
033	CARROLL	1	0	\$0	\$0
035	CARTER	3	2	\$45,000	\$22,500
037	CASS	40	23	\$5,486,981	\$238,564
039	CEDAR	11	3	\$76,000	\$25,333
041	CHARITON	1	0	\$0	\$0
043	CHRISTIAN	6	3	\$618,283	\$206,094
045	CLARK	2	1	\$50,000	\$50,000
047	CLAY	568	184	\$28,305,056	\$153,832
049	CLINTON	12	5	\$677,752	\$135,550
051	COLE	255	74	\$11,188,385	\$151,194
053	COOPER	12	6	\$346,750	\$57,792
055	CRAWFORD	16	10	\$2,038,233	\$203,823
057	DADE	3	2	\$520,000	\$260,000
059	DALLAS	5	3	\$1,505,000	\$501,667
061	DAVIESS	1	1	\$100,000	\$100,000
065	DENT	16	6	\$1,795,000	\$299,167
067	DOUGLAS	5	3	\$1,319,000	\$439,667
069	DUNKLIN	29	15	\$2,122,617	\$141,508
071	FRANKLIN	61	14	\$3,598,000	\$257,000
073	GASCONADE	7	2	\$92,500	\$46,250
075	GENTRY	7	4	\$943,750	\$235,938
077	GREENE	924	303	\$69,113,348	\$228,097
079	GRUNDY	8	6	\$877,500	\$146,250
083	HENRY	38	14	\$1,356,666	\$96,905
087	HOLT	1	0	\$0	\$0
089	HOWARD	6	3	\$109,460	\$36,487
091	HOWELL	87	42	\$7,954,563	\$189,394
093	IRON	4	2	\$384,466	\$192,233
095	JACKSON	3,560	1,271	\$257,901,703	\$202,912
097	JASPER	435	170	\$51,989,868	\$305,823
099	JEFFERSON	181	50	\$6,891,310	\$137,826
101	JOHNSON	90	35	\$7,984,499	\$228,129
103	KNOX	5	3	\$257,500	\$85,833
105	LACLEDE	22	9	\$1,252,500	\$139,167
107	LAFAYETTE	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1991-2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
109	LAWRENCE	17	11	\$701,542	\$63,777
113	LINCOLN	18	3	\$374,500	\$124,833
115	LINN	17	6	\$364,977	\$60,830
117	LIVINGSTON	8	2	\$453,640	\$226,820
119	MCDONALD	4	2	\$187,500	\$93,750
121	MACON	10	5	\$1,378,000	\$275,600
123	MADISON	92	32	\$6,476,385	\$202,387
125	MARIES	5	3	\$850,000	\$283,333
127	MARION	56	13	\$1,928,105	\$148,316
129	MERCER	2	0	\$0	\$0
131	MILLER	4	0	\$0	\$0
141	MORGAN	1	1	\$90,000	\$90,000
143	NEW MADRID	18	7	\$1,352,500	\$193,214
145	NEWTON	97	44	\$5,107,300	\$116,075
147	NODAWAY	19	6	\$338,750	\$56,458
149	OREGON	3	2	\$50,000	\$25,000
151	OSAGE	3	2	\$307,500	\$153,750
155	PEMISCOT	1	0	\$0	\$0
157	PERRY	15	3	\$229,500	\$76,500
159	PETTIS	100	34	\$5,003,775	\$147,170
161	PHELPS	136	36	\$6,100,593	\$169,461
163	PIKE	18	5	\$1,108,500	\$221,700
165	PLATTE	61	24	\$3,735,798	\$155,658
167	POLK	41	16	\$1,278,987	\$79,937
169	PULASKI	29	10	\$2,933,750	\$293,375
171	PUTNAM	4	1	\$17,500	\$17,500
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	38	17	\$2,562,133	\$150,714
177	RAY	6	3	\$486,500	\$162,167
179	REYNOLDS	6	2	\$37,500	\$18,750
181	RIPLEY	17	3	\$265,000	\$88,333
183	ST. CHARLES	319	74	\$13,004,182	\$175,732
186	STE. GENEVIEVE	6	3	\$387,500	\$129,167
187	ST. FRANCOIS	112	27	\$4,601,051	\$170,409
189	ST. LOUIS	2,909	737	\$126,286,885	\$171,353
195	SALINE	8	4	\$432,500	\$108,125
197	SCHUYLER	1	1	\$100,000	\$100,000
199	SCOTLAND	6	0	\$0	\$0
201	SCOTT	142	38	\$6,728,906	\$177,076
205	SHELBY	3	0	\$0	\$0
207	STODDARD	29	11	\$2,192,424	\$199,311
209	STONE	6	3	\$262,500	\$87,500
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	79	25	\$2,777,704	\$111,108
215	TEXAS	19	6	\$605,000	\$100,833
217	VERNON	52	19	\$3,883,019	\$204,369
219	WARREN	5	3	\$400,000	\$133,333
221	WASHINGTON	11	2	\$145,000	\$72,500
223	WAYNE	12	6	\$785,000	\$130,833

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1991-2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
225	WEBSTER	8	0	\$0	\$0
227	WORTH	3	3	\$705,000	\$235,000
229	WRIGHT	9	2	\$85,000	\$42,500
510	ST. LOUIS CITY	3,255	1,069	\$315,324,304	\$294,971
900	APPELLATE COURT	596	240	\$48,685,119	\$202,855
901	FEDERAL COURT	904	172	\$35,222,913	\$204,784
902	GUARANTY FUND	371	144	\$19,789,376	\$137,426
903	OUT OF STATE	240	88	\$30,386,968	\$345,306
999	NOT AVAILABLE	81	24	\$5,742,915	\$239,288

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	6	3	\$1,335,000	\$445,000
007	AUDRAIN	2	0	\$0	\$0
013	BATES	1	0	\$0	\$0
019	BOONE	64	9	\$1,555,846	\$172,872
021	BUCHANAN	57	10	\$2,810,000	\$281,000
023	BUTLER	15	6	\$839,500	\$139,917
027	CALLAWAY	3	1	\$5,000	\$5,000
029	CAMDEN	13	4	\$595,929	\$148,982
031	CAPE GIRARDEAU	26	3	\$562,500	\$187,500
037	CASS	2	1	\$145,000	\$145,000
041	CHARITON	1	0	\$0	\$0
047	CLAY	33	7	\$2,315,000	\$330,714
049	CLINTON	1	0	\$0	\$0
051	COLE	16	4	\$750,000	\$187,500
055	CRAWFORD	4	3	\$240,733	\$80,244
057	DADE	1	1	\$20,000	\$20,000
069	DUNKLIN	1	0	\$0	\$0
071	FRANKLIN	4	2	\$190,000	\$95,000
077	GREENE	52	19	\$6,149,000	\$323,632
083	HENRY	1	0	\$0	\$0
091	HOWELL	8	2	\$202,500	\$101,250
095	JACKSON	257	98	\$26,006,028	\$265,368
097	JASPER	83	30	\$12,157,472	\$405,249
099	JEFFERSON	19	5	\$385,500	\$77,100
101	JOHNSON	4	4	\$397,500	\$99,375
109	LAWRENCE	1	1	\$75,000	\$75,000
115	LINN	1	0	\$0	\$0
119	MCDONALD	3	1	\$37,500	\$37,500
123	MADISON	7	3	\$770,000	\$256,667
127	MARION	13	4	\$178,250	\$44,563
141	MORGAN	1	1	\$90,000	\$90,000
143	NEW MADRID	1	0	\$0	\$0
145	NEWTON	7	2	\$390,000	\$195,000
147	NODAWAY	1	1	\$28,750	\$28,750
155	PEMISCOT	1	0	\$0	\$0
157	PERRY	1	0	\$0	\$0
159	PETTIS	4	2	\$265,000	\$132,500
161	PHELPS	4	2	\$200,000	\$100,000
165	PLATTE	7	3	\$1,219,710	\$406,570
167	POLK	1	0	\$0	\$0
169	PULASKI	1	0	\$0	\$0
171	PUTNAM	1	0	\$0	\$0
175	RANDOLPH	5	3	\$194,500	\$64,833
183	ST. CHARLES	30	6	\$672,756	\$112,126
187	ST. FRANCOIS	11	2	\$475,000	\$237,500
189	ST. LOUIS	224	55	\$18,068,080	\$328,511
195	SALINE	1	1	\$350,000	\$350,000
199	SCOTLAND	1	0	\$0	\$0
201	SCOTT	15	5	\$574,000	\$114,800
209	STONE	1	1	\$150,000	\$150,000

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
213	TANEY	3	0	\$0	\$0
217	VERNON	5	2	\$40,000	\$20,000
225	WEBSTER	1	0	\$0	\$0
510	ST. LOUIS CITY	215	69	\$33,418,258	\$484,323
900	APPELLATE COURT	7	2	\$351,398	\$175,699
901	FEDERAL COURT	128	12	\$2,083,587	\$173,632
903	OUT OF STATE	17	5	\$1,200,000	\$240,000
999	NOT AVAILABLE	1	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	1	\$525,000	\$525,000
007	AUDRAIN	5	2	\$550,000	\$275,000
009	BARRY	2	2	\$333,333	\$166,667
011	BARTON	1	0	\$0	\$0
013	BATES	6	0	\$0	\$0
019	BOONE	62	21	\$7,294,500	\$347,357
021	BUCHANAN	32	11	\$4,576,000	\$416,000
023	BUTLER	23	8	\$1,843,088	\$230,386
027	CALLAWAY	2	2	\$1,300,000	\$650,000
029	CAMDEN	9	4	\$830,000	\$207,500
031	CAPE GIRARDEAU	30	8	\$1,717,500	\$214,688
039	CEDAR	1	1	\$28,500	\$28,500
047	CLAY	29	7	\$1,140,000	\$162,857
051	COLE	23	7	\$1,517,500	\$216,786
053	COOPER	1	1	\$28,000	\$28,000
055	CRAWFORD	2	1	\$135,000	\$135,000
059	DALLAS	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
069	DUNKLIN	2	2	\$210,000	\$105,000
071	FRANKLIN	2	0	\$0	\$0
077	GREENE	41	13	\$5,600,000	\$430,769
083	HENRY	1	0	\$0	\$0
091	HOWELL	6	3	\$465,000	\$155,000
093	IRON	1	0	\$0	\$0
095	JACKSON	296	109	\$27,257,129	\$250,065
097	JASPER	63	29	\$11,494,585	\$396,365
099	JEFFERSON	19	4	\$535,000	\$133,750
101	JOHNSON	9	4	\$1,550,000	\$387,500
105	LACLEDE	4	0	\$0	\$0
109	LAWRENCE	2	1	\$75,000	\$75,000
113	LINCOLN	1	0	\$0	\$0
115	LINN	2	1	\$42,277	\$42,277
121	MACON	2	0	\$0	\$0
123	MADISON	4	1	\$100,000	\$100,000
127	MARION	1	0	\$0	\$0
129	MERCER	2	0	\$0	\$0
143	NEW MADRID	2	0	\$0	\$0
145	NEWTON	5	1	\$34,500	\$34,500
157	PERRY	2	0	\$0	\$0
159	PETTIS	2	0	\$0	\$0
161	PHELPS	13	8	\$900,002	\$112,500
163	PIKE	1	0	\$0	\$0
165	PLATTE	4	1	\$37,500	\$37,500
167	POLK	15	4	\$505,496	\$126,374
171	PUTNAM	2	0	\$0	\$0
175	RANDOLPH	4	2	\$405,138	\$202,569
177	RAY	1	1	\$295,000	\$295,000
183	ST. CHARLES	22	3	\$259,500	\$86,500
186	STE. GENEVIEVE	2	1	\$200,000	\$200,000

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
187	ST. FRANCOIS	14	4	\$924,536	\$231,134
189	ST. LOUIS	265	49	\$11,235,058	\$229,287
195	SALINE	1	1	\$25,000	\$25,000
201	SCOTT	17	2	\$346,140	\$173,070
207	STODDARD	3	1	\$150,000	\$150,000
213	TANEY	9	1	\$2,400	\$2,400
215	TEXAS	2	0	\$0	\$0
217	VERNON	6	5	\$2,048,519	\$409,704
219	WARREN	1	1	\$150,000	\$150,000
223	WAYNE	1	0	\$0	\$0
227	WORTH	2	2	\$30,000	\$15,000
510	ST. LOUIS CITY	207	68	\$25,636,694	\$377,010
900	APPELLATE COURT	13	2	\$310,000	\$155,000
901	FEDERAL COURT	132	19	\$3,609,565	\$189,977
903	OUT OF STATE	21	7	\$8,861,500	\$1,265,929

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2003

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	3	\$296,000	\$98,667
007	AUDRAIN	10	2	\$890,000	\$445,000
009	BARRY	2	2	\$275,000	\$137,500
013	BATES	1	0	\$0	\$0
019	BOONE	43	8	\$1,212,355	\$151,544
021	BUCHANAN	38	10	\$2,906,238	\$290,624
023	BUTLER	15	3	\$460,000	\$153,333
027	CALLAWAY	3	0	\$0	\$0
029	CAMDEN	5	2	\$44,500	\$22,250
031	CAPE GIRARDEAU	31	14	\$4,229,992	\$302,142
037	CASS	2	0	\$0	\$0
045	CLARK	2	1	\$50,000	\$50,000
047	CLAY	30	7	\$1,255,000	\$179,286
051	COLE	17	8	\$1,252,500	\$156,563
055	CRAWFORD	1	1	\$380,000	\$380,000
069	DUNKLIN	2	0	\$0	\$0
071	FRANKLIN	1	0	\$0	\$0
073	GASCONADE	1	0	\$0	\$0
077	GREENE	67	17	\$6,459,504	\$379,971
079	GRUNDY	1	0	\$0	\$0
087	HOLT	1	0	\$0	\$0
089	HOWARD	1	0	\$0	\$0
091	HOWELL	3	0	\$0	\$0
093	IRON	1	1	\$140,180	\$140,180
095	JACKSON	266	92	\$18,643,434	\$202,646
097	JASPER	50	17	\$9,129,224	\$537,013
099	JEFFERSON	7	3	\$550,000	\$183,333
101	JOHNSON	14	4	\$152,500	\$38,125
105	LACLEDE	2	2	\$525,000	\$262,500
109	LAWRENCE	1	1	\$55,000	\$55,000
117	LIVINGSTON	1	0	\$0	\$0
121	MACON	2	1	\$300,000	\$300,000
123	MADISON	7	1	\$24,985	\$24,985
127	MARION	4	2	\$800,000	\$400,000
131	MILLER	1	0	\$0	\$0
145	NEWTON	11	4	\$292,500	\$73,125
151	OSAGE	1	1	\$7,500	\$7,500
159	PETTIS	12	6	\$2,944,250	\$490,708
161	PHELPS	10	4	\$416,508	\$104,127
163	PIKE	1	0	\$0	\$0
165	PLATTE	5	2	\$187,500	\$93,750
167	POLK	7	2	\$19,166	\$9,583
169	PULASKI	2	1	\$295,000	\$295,000
175	RANDOLPH	4	3	\$1,100,000	\$366,667
183	ST. CHARLES	16	5	\$760,000	\$152,000
187	ST. FRANCOIS	9	4	\$1,161,500	\$290,375
189	ST. LOUIS	224	73	\$17,144,351	\$234,854
195	SALINE	1	0	\$0	\$0
199	SCOTLAND	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2003

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
201	SCOTT	13	3	\$630,000	\$210,000
207	STODDARD	3	1	\$125,000	\$125,000
209	STONE	1	1	\$12,500	\$12,500
213	TANEY	17	6	\$605,528	\$100,921
215	TEXAS	2	1	\$100,000	\$100,000
217	VERNON	3	0	\$0	\$0
219	WARREN	2	2	\$250,000	\$125,000
221	WASHINGTON	1	0	\$0	\$0
229	WRIGHT	1	0	\$0	\$0
510	ST. LOUIS CITY	191	58	\$20,183,107	\$347,985
900	APPELLATE COURT	31	6	\$2,595,000	\$432,500
901	FEDERAL COURT	68	11	\$3,540,846	\$321,895
903	OUT OF STATE	21	6	\$349,985	\$58,331

**ALL MEDICAL CARE PROVIDERS
2005 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims	
	Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Injury Severity of Closed Without Payment	Number of Closed Without Payment	Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Number of Paid Claims	Average Indemnity of Paid Claims
<u>FAILURE TO TAKE APPROPRIATE ACTION</u>										
100 Failure to Use Aseptic Technique	3	3	2	4	0	0	0	0	0	0
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)										
101	303	6	146	6	51	7	223,389			
102 Failure to Delay Case when Indicated	1	5	0	0	0	0	0			0
103 Failure to Identify Fetal Distress	7	7	2	8	2	8	2,225,000			
104 Failure to Treat Fetal Distress	7	7	6	7	4	8	153,750			
105 Failure to Medicate	3	4	1	9	2	4	26,829			
106 Failure to Monitor	80	6	22	7	20	6	154,688			
107 Failure to Order Appropriate Medication	23	5	12	4	2	6	51,465			
108 Failure to Order Appropriate Test	4	7	0	0	1	9	275,000			
109 Failure to Perform Preoperative Evaluation	8	6	1	6	1	6	131,250			
110 Failure to Perform Procedure	9	6	2	7	1	5	150,000			
111 Failure to Perform Resuscitation	1	9	0	0	0	0	0			0
112 Failure to Recognize a Complication	15	7	1	9	2	6	121,250			
113 Failure to Treat	107	6	80	4	15	6	226,917			
Subtotal	571	6	275	5	101	6	236,739			
<u>DELAY IN PERFORMANCE</u>										
200 Delay in Diagnosis	58	6	25	7	10	8	197,600			
201 Delay in Performance	34	7	2	7	3	8	545,833			
202 Delay in Treatment	51	7	12	6	5	7	500,000			
203 Delay in Treatment of Identified Fetal Distress	12	6	4	6	3	7	330,000			
Subtotal	155	6	43	7	21	8	338,262			
<u>ERROR/IMPROPER PERFORMANCE</u>										
300 Administration of Blood or Fluid Problems	2	4	1	4	2	6	175,000			
301 Agent Use or Selection Error	2	9	0	0	0	0	0			0
302 Complimentary or Alternative Medication Problem	4	5	0	0	0	0	0			0
303 Equipment Utilization Problem	3	4	1	5	0	0	0			0
304 Improper Choice of Delivery Method	16	7	1	6	2	6	390,000			
305 Improper Management	182	6	103	5	36	6	223,983			
306 Improper Performance	391	5	193	5	106	5	253,707			
307 Improperly Performed C-Section	2	7	5	7	3	6	901,437			
308 Improperly Performed Vaginal Delivery	12	5	5	5	12	7	497,917			

**ALL MEDICAL CARE PROVIDERS
2005 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number Reported to Insurer	Severity Reported to Insurer	Number of Closed Without Payment	Severity of Closed Without Payment	Number of Closed Without Payment	Severity of Closed Without Payment	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Severity of Paid Claims	Indemnity of Paid Claims	Average Indemnity of Paid Claims
309 Improperly Performed Resuscitation	1	6		0	0	0	0	0	0	0	0	0
310 Improperly Performed Test	4	3	3	3	3	3	1	9	9	9	250,000	
311 Improper Technique	21	4	8	5	5	5	7	6	6	6	374,973	
312 Intubation Problem	3	5	3	8	8	8	0	0	0	0	0	0
314 Pathology Error	0	0	2	2	2	2	0	0	0	0	0	0
315 Medication Administered via Wrong Route	2	8	2	6	6	6	0	0	0	0	0	0
316 Patient History, Exam, or Workup Problem	1	7	1	2	2	2	0	0	0	0	0	0
318 Patient Monitoring Problem	13	7	3	7	7	7	5	6	6	6	213,000	
319 Patient Position Problem	11	4	12	6	6	6	2	7	7	7	375,000	
321 Radiology or Imaging Error	2	9	0	0	0	0	0	0	0	0	0	0
322 Surgical or Other Foreign Body Retained	36	4	9	5	5	5	6	4	4	4	75,314	
Wrong Diagnosis or Misdiagnosis (e.g., Original Diagnosis is Incorrect)	101	6	58	6	6	6	22	7	7	7	300,521	
324 Wrong Dosage Administered	5	6	6	6	6	6	3	4	4	4	1,502,500	
325 Wrong Dosage Dispensed	1	9	0	0	0	0	0	0	0	0	0	0
326 Wrong Dosage Ordered of Correct Medication	6	5	4	6	6	6	1	9	9	9	150,000	
327 Wrong Medication Administered	12	6	3	6	6	6	1	4	4	4	50,000	
328 Wrong Medication Dispensed	2	4	0	0	0	0	1	7	7	7	1,568,431	
329 Wrong Medication Ordered	11	3	3	7	7	7	1	9	9	9	61,000	
330 Wrong Body Part	8	5	0	0	0	0	7	4	4	4	41,036	
331 Wrong Blood Type	1	2	0	0	0	0	0	0	0	0	0	0
332 Wrong Equipment	1	5	2	7	7	7	1	9	9	9	95,000	
333 Wrong Patient	0	0	0	0	0	0	1	5	5	5	85,000	
334 Wrong Procedure or Treatment	26	6	5	5	5	5	4	3	3	3	54,439	
Subtotal	882	5	433	5	5	5	224	6	6	6	283,664	
UNNECESSARY/CONTRAINDICATED PROCEDURE												
400 Contraindicated Procedure	1	3	0	0	0	0	0	0	0	0	0	0
401 Surgical or Procedural Clearance Contraindicated	16	4	2	5	5	5	0	0	0	0	0	0
402 Unnecessary Procedure	5	3	0	0	0	0	1	2	2	2	20,000	
404 Unnecessary Treatment	2	5	4	3	3	3	1	3	3	3	7,500	
Subtotal	24	4	6	3	3	3	2	3	3	3	13,750	
COMMUNICATION/SUPERVISION												
501 Failure to Instruct or Communicate With Patient or Family	36	5	14	5	5	5	0	0	0	0	0	0

**ALL MEDICAL CARE PROVIDERS
2005 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Indemnity of Paid Claims	
	Number Reported to Insurer	Severity Reported to Insurer	Number Closed Without Payment	Severity of Closed Without Payment	Number Closed Without Payment	Severity of Closed Without Payment	Number Closed Without Payment	Severity of Closed Without Payment	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Severity of Paid Claims
502 Failure to Report on Patient Condition	3	7			1	5			1	9	15,000	
503 Failure to Respond to Patient	10	7			1	4			1	3	5,000	
504 Failure to Supervise	9	3			8	5			4	5	110,625	
505 Improper Supervision	1	3			1	4			0	0	0	0
Subtotal	59	5			25	5			6	5	77,083	
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>												
600 Failure/Delay in Admission to Hospital	3	8			0	0			1	9	5,177	
601 Failure/Delay in Referral or Consultation	40	8			4	8			1	9	50,000	
602 Premature Discharge from Institution	0	0			2	6			0	0	0	0
Subtotal	43	8			6	7			2	9	27,589	
<u>BEHAVIOR/LEGAL</u>												
700 Abandonment	5	7			3	4			0	0	0	0
703 Breach of Patient Confidentiality	11	2			4	3			0	0	0	0
704 Equipment Malfunction	8	5			4	4			0	0	0	0
705 Breach of Regulation, Statute, or Rule	6	5			4	4			2	3	5,292	
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)												
706 Burns, Elopement, etc)	8	5			0	0			0	0	0	0
707 Failure to Obtain Consent of Lack of Informed Consent	14	7			9	6			2	4	305,500	
Failure to Protect Third Party (e.g., Failure to Warn or Protect from Violence)												
708 Protect from Violence)	1	3			1	9			1	9	25,000	
709 Failure to Test Equipment	0	0			0	0			1	3	7,500	
711 Improper Conduct	5	3			7	1			0	0	0	0
715 Product Liability	1	2			0	0			0	0	0	0
717 Sexual Misconduct	1	1			0	0			0	0	0	0
719 Vicarious Liability	1	3			0	0			1	3	18,000	
720 Wrongful Life / Birth	0	0			0	0			2	8	777,500	
Subtotal	61	5			32	4			9	5	247,454	
<u>OTHER</u>												
899 Cannot be determined from Available Records	16	7			2	3			1	9	600,000	
999 Allegation - Not Otherwise Classified (specify)	614	5			399	5			112	6	206,714	
Subtotal	630	5			401	5			113	6	210,195	
TOTAL FOR ALL HEALTH CARE PROVIDERS	2,425	6			1,221	5			478	6	253,304	

PHYSICIANS AND SURGEONS
2005 ALLEGATION CATEGORIES

FAILURE TO TAKE APPROPRIATE ACTION

Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)

	Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
101 Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)	189	6	89	6	30	7	289,596
102 Failure to Delay Case when Indicated	1	5	0	0	0	0	0
103 Failure to Identify Fetal Distress	5	7	2	8	0	0	0
104 Failure to Treat Fetal Distress	2	7	3	6	2	7	157,500
105 Failure to Medicate	1	5	0	0	0	0	0
106 Failure to Monitor	27	7	9	7	1	9	200,000
107 Failure to Order Appropriate Medication	19	6	7	5	1	7	100,929
108 Failure to Order Appropriate Test	3	8	0	0	0	0	0
109 Failure to Perform Preoperative Evaluation	6	6	1	6	0	0	0
110 Failure to Perform Procedure	4	7	1	8	1	5	150,000
111 Failure to Perform Resuscitation	1	9	0	0	0	0	0
112 Failure to Recognize a Complication	7	7	0	0	1	9	100,000
113 Failure to Treat	52	6	54	5	7	6	213,214
Subtotal	317	6	166	6	43	7	256,891

DELAY IN PERFORMANCE

200 Delay in Diagnosis	32	6	16	7	7	8	234,786
201 Delay in Performance	13	7	0	0	2	8	531,250
202 Delay in Treatment	20	7	7	6	1	6	20,000
203 Delay in Treatment of Identified Fetal Distress	5	7	0	0	2	8	445,000
Subtotal	70	7	23	7	12	8	301,333

ERROR/IMPROPER PERFORMANCE

300 Administration of Blood or Fluid Problems	0	0	0	0	1	6	150,000
301 Agent Use or Selection Error	2	9	0	0	0	0	0
302 Complimentary or Alternative Medication Problem	3	4	0	0	0	0	0
303 Equipment Utilization Problem	2	4	0	0	0	0	0
304 Improper Choice of Delivery Method	4	7	0	0	1	5	730,000
305 Improper Management	82	6	35	6	8	6	314,638
306 Improper Performance	197	5	100	5	49	6	370,567
307 Improperly Performed C-Section			5	7	1	4	4,000
308 Improperly Performed Vaginal Delivery	5	5	2	6	7	7	485,714
309 Improperly Performed Resuscitation	1	6	0	0	0	0	0
310 Improperly Performed Test	1	3	1	3	0	0	0

PHYSICIANS AND SURGEONS

	Average Injury Severity			Average Injury Severity of Indemnity of				
	Number Reported to Insurer	Injury Severity Reported to Insurer	Number of Closed Without Payment	Severity of Closed Without Payment	Average Injury Severity of Indemnity of			
					Number of Paid Claims	Average Severity of Indemnity of Paid Claims		
311	Improper Technique	5	4	2	4	1	6	200,000
312	Intubation Problem	0	0	2	9	0	0	0
314	Pathology Error	0	0	1	2	0	0	0
315	Medication Administered via Wrong Route	0	0	1	6	0	0	0
316	Patient History, Exam, or Workup Problem	1	7	0	0	0	0	0
318	Patient Monitoring Problem	8	6	1	4	2	7	337,500
319	Patient Position Problem	4	4	4	6	0	0	0
321	Radiology or Imaging Error	1	9	0	0	0	0	0
322	Surgical or Other Foreign Body Retained	19	4	4	5	2	4	75,000
323	Incorrect	49	7	25	7	11	8	233,385
324	Wrong Dosage Administered	4	5	2	6	1	6	500,000
325	Wrong Dosage Dispensed	1	9	0	0	0	0	0
326	Wrong Dosage Ordered of Correct Medication	3	5	1	7	0	0	0
327	Wrong Medication Administered	8	6	1	5	0	0	0
328	Wrong Medication Dispensed	2	4	0	0	0	0	0
329	Wrong Medication Ordered	7	3	2	8	1	9	61,000
330	Wrong Body Part	2	5	0	0	3	3	20,000
332	Wrong Equipment	0	0	0	0	1	9	95,000
334	Wrong Procedure or Treatment	13	7	0	0	0	0	0
	Subtotal	424	6	189	5	89	6	328,844
<u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u>								
400	Contraindicated Procedure	1	3	0	0	0	0	0
401	Surgical or Procedural Clearance Contraindicated	10	5	1	6	0	0	0
402	Unnecessary Procedure	3	3	0	0	0	0	0
404	Unnecessary Treatment	1	5	0	0	0	0	0
	Subtotal	15	4	1	6	0	0	0
<u>COMMUNICATION/SUPERVISION</u>								
501	Failure to Instruct or Communicate With Patient or Family	18	5	12	5	0	0	0
502	Failure to Report on Patient Condition	0	0	1	5	0	0	0
503	Failure to Respond to Patient	1	8	0	0	0	0	0
504	Failure to Supervise	3	4	2	6	0	0	0
	Subtotal	22	5	15	5	0	0	0
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>								
600	Failure/Delay in Admission to Hospital	1	9	0	0	0	0	0

**PHYSICIANS AND SURGEONS
2005 ALLEGATION CATEGORIES**

	Number Reported to Insurer	Average Injury Severity Reported to Insurer	Average Injury		Number of Closed Without Payment	Severity of Closed Without Payment		Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
601 Failure/Delay in Referral or Consultation	9	6			3	7		0	0	0
602 Premature Discharge from Institution	0	0			2	6		0	0	0
Subtotal	10	6			5	7		0	0	0
<u>BEHAVIOR/LEGAL</u>										
700 Abandonment	2	9			0	0		0	0	0
703 Breach of Patient Confidentiality	4	2			0	0		0	0	0
704 Equipment Malfunction	2	6			3	3		0	0	0
705 Breach of Regulation, Statute, or Rule	2	8			0	0		0	0	0
707 Failure to Obtain Consent of Informed Consent	8	7			5	6		2	4	305,500
Failure to Protect Third Party (e.g., Failure to Warn or Protect from										
708 Violence)	0	0			1	9		0	0	0
711 Improper Conduct	1	5			2	1		0	0	0
720 Wrongful Life / Birth	0	0			0	0		1	8	1,000,000
Subtotal	19	6			11	4		3	5	537,000
<u>OTHER</u>										
899 Cannot be determined from Available Records	13	7			0	0		1	9	600,000
999 Allegation - Not Otherwise Classified (specify)	357	6			216	5		48	6	267,541
Subtotal	370	6			216	5		49	6	274,326
TOTAL PHYSICIANS AND SURGEONS	1,247	6			626	5		196	6	300,931

HOSPITALS
2005 ALLEGATION CATEGORIES

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number Reported to Insurer	Insurer	Number Reported to Insurer	Insurer	Number Reported to Insurer	Insurer	Number Reported to Insurer	Insurer	Number Reported to Insurer	Insurer	Number Reported to Insurer	Insurer
<u>FAILURE TO TAKE APPROPRIATE ACTION</u>												
100 Failure to Use Aseptic Technique	2	3	2	4	2	4	0	0	0	0	0	0
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)												
101 or condition worthy of follow-up or observation)	28	5	15	6	15	6	8	7	68,899			
103 Failure to Identify Fetal Distress	1	6	0	0	0	0	0	0	0	0	0	0
104 Failure to Treat Fetal Distress	1	8	1	7	1	7	1	8	200,000			
106 Failure to Monitor	21	5	5	6	5	6	14	6	149,804			
107 Failure to Order Appropriate Medication	2	4	3	5	3	5	1	5	2,000			
108 Failure to Order Appropriate Test	0	0	0	0	0	0	1	9	275,000			
110 Failure to Perform Procedure	1	3	0	0	0	0	0	0	0	0	0	0
112 Failure to Recognize a Complication	2	8	1	9	1	9	0	0	0	0	0	0
113 Failure to Treat	13	7	5	5	5	5	3	7	95,667			
Subtotal	71	5	32	6	32	6	28	6	121,873			
<u>DELAY IN PERFORMANCE</u>												
200 Delay in Diagnosis	6	7	5	6	5	6	1	5	145,000			
201 Delay in Performance	10	6	2	7	2	7	0	0	0	0	0	0
202 Delay in Treatment	19	6	4	6	4	6	3	7	593,333			
203 Delay in Treatment of Identified Fetal Distress	2	9	2	5	2	5	1	7	100,000			
Subtotal	37	6	13	6	13	6	5	7	405,000			
<u>ERROR/IMPROPER PERFORMANCE</u>												
300 Administration of Blood or Fluid Problems	2	4	1	4	1	4	1	6	200,000			
304 Improper Choice of Delivery Method	7	6	0	0	0	0	1	7	50,000			
305 Improper Management	58	5	52	5	52	5	16	6	215,719			
306 Improper Performance	75	5	35	5	35	5	28	5	149,376			
307 Improperly Performed C-Section	1	5	0	0	0	0	0	0	0	0	0	0
308 Improperly Performed Vaginal Delivery	2	6	0	0	0	0	3	8	516,667			
310 Improperly Performed Test	1	3	1	3	1	3	1	9	250,000			
311 Improper Technique	9	4	3	3	3	3	3	4	29,937			
312 Intubation Problem	1	3	1	5	1	5	0	0	0	0	0	0
315 Medication Administered via Wrong Route	2	8	0	0	0	0	0	0	0	0	0	0
316 Patient History, Exam, or Workup Problem	0	0	1	2	1	2	0	0	0	0	0	0
318 Patient Monitoring Problem	4	8	1	9	1	9	3	6	130,000			
319 Patient Position Problem	3	3	1	6	1	6	0	0	0	0	0	0
322 Surgical or Other Foreign Body Retained	11	4	3	4	3	4	3	3	98,628			

HOSPITALS
2005 ALLEGATION CATEGORIES

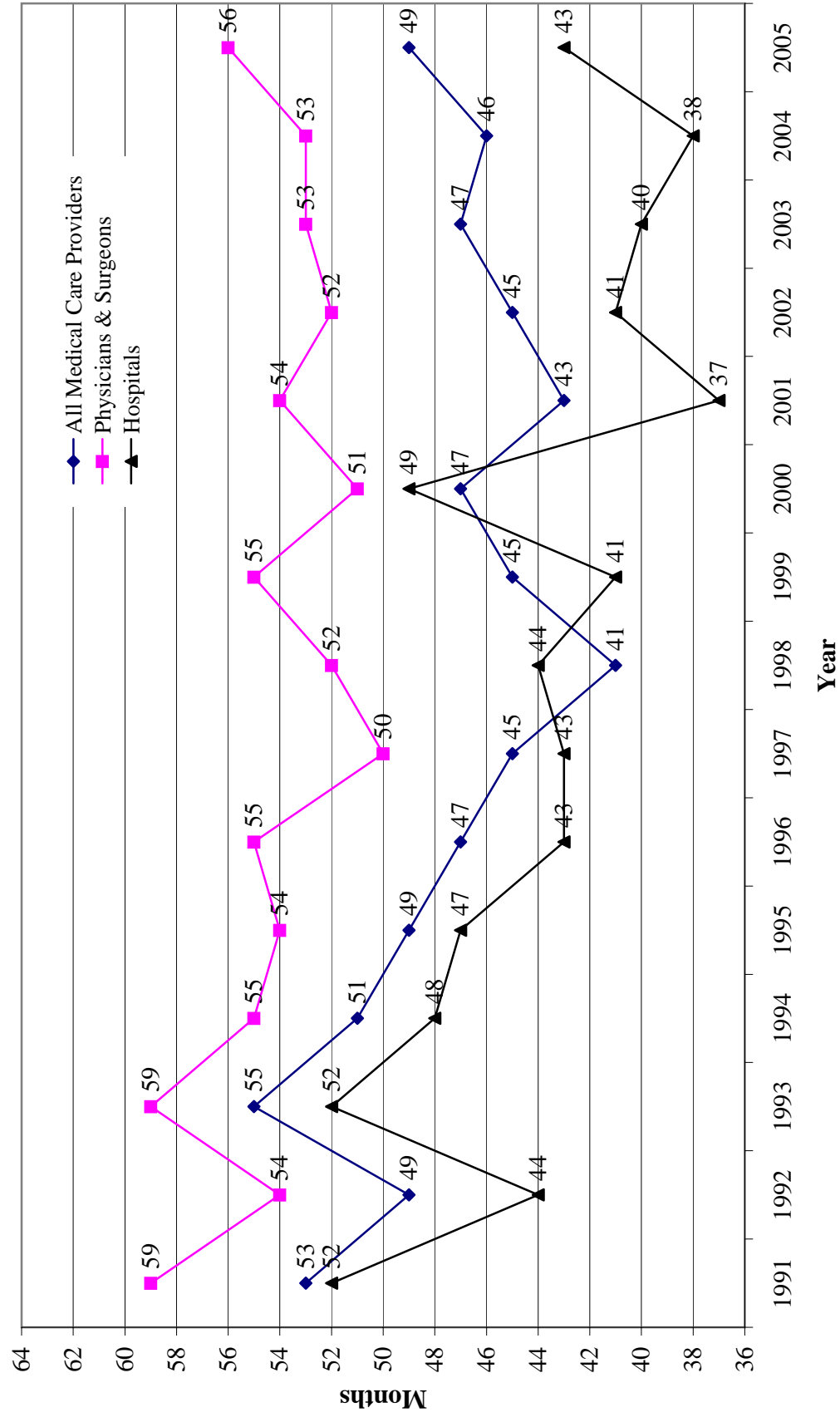
	Average Injury Severity		Average Injury Severity of Closed Without Payment		Average Injury Severity of Indemnity of Paid Claims	
	Number Reported to Insurer	Number Reported to Insurer	Number of Closed Without Payment	Number of Closed Without Payment	Number of Paid Claims	Average Indemnity of Paid Claims
Wrong Diagnosis or Misdiagnosis (e.g., Original Diagnosis is						
323 Incorrect)	19	6	20	6	7	531,935
324 Wrong Dosage Administered	0	0	1	3	2	2,003,750
326 Wrong Dosage Ordered of Correct Medication	1	3	1	9	1	150,000
327 Wrong Medication Administered	2	8	0	0	1	50,000
328 Wrong Medication Dispensed	0	0	0	0	1	1,568,431
329 Wrong Medication Ordered	0	0	1	4	0	0
330 Wrong Body Part	0	0	0	0	2	29,150
331 Wrong Blood Type	1	2	0	0	0	0
332 Wrong Equipment	1	5	1	5	0	0
333 Wrong Patient	0	0	0	0	1	85,000
334 Wrong Procedure or Treatment	8	4	2	4	2	15,500
Subtotal	208	5	125	5	76	264,914
<u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u>						
401 Surgical or Procedural Clearance Contraindicated	1	6	0	0	0	0
402 Unnecessary Procedure	1	4	0	0	1	20,000
Subtotal	2	5	0	0	1	20,000
<u>COMMUNICATION/SUPERVISION</u>						
501 Failure to Instruct or Communicate With Patient or Family	11	3	1	5	0	0
502 Failure to Report on Patient Condition	1	4	0	0	1	15,000
503 Failure to Respond to Patient	4	5	1	4	0	0
504 Failure to Supervise	3	5	4	4	3	30,833
505 Improper Supervision	1	3	0	0	0	0
Subtotal	20	4	6	4	4	26,875
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>						
601 Failure/Delay in Referral or Consultation	1	9	0	0	0	0
Subtotal	1	9	0	0	0	0
<u>BEHAVIOR/LEGAL</u>						
700 Abandonment	1	3	2	4	0	0
703 Breach of Patient Confidentiality	4	2	4	3	0	0
704 Equipment Malfunction	4	4	1	6	0	0
705 Breach of Regulation, Statute, or Rule	2	3	3	4	2	5,292
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	5	4	0	0	0	0
706	1	6	1	5	0	0
707 Failure to Obtain Consent of Lack of Informed Consent						

HOSPITALS
2005 ALLEGATION CATEGORIES

	Number Reported to Insurer	Average Injury Severity	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
711 Improper Conduct	3	2	2	2	0	0	0
719 Vicarious Liability	0	0	0	0	1	3	18,000
Subtotal	20	3	13	4	3	3	9,528
<u>OTHER</u>							
999 Allegation - Not Otherwise Classified (specify)	48	5	36	5	21	5	199,239
Subtotal	48	5	36	5	21	5	199,239
TOTAL HOSPITALS	407	5	225	5	138	5	216,747

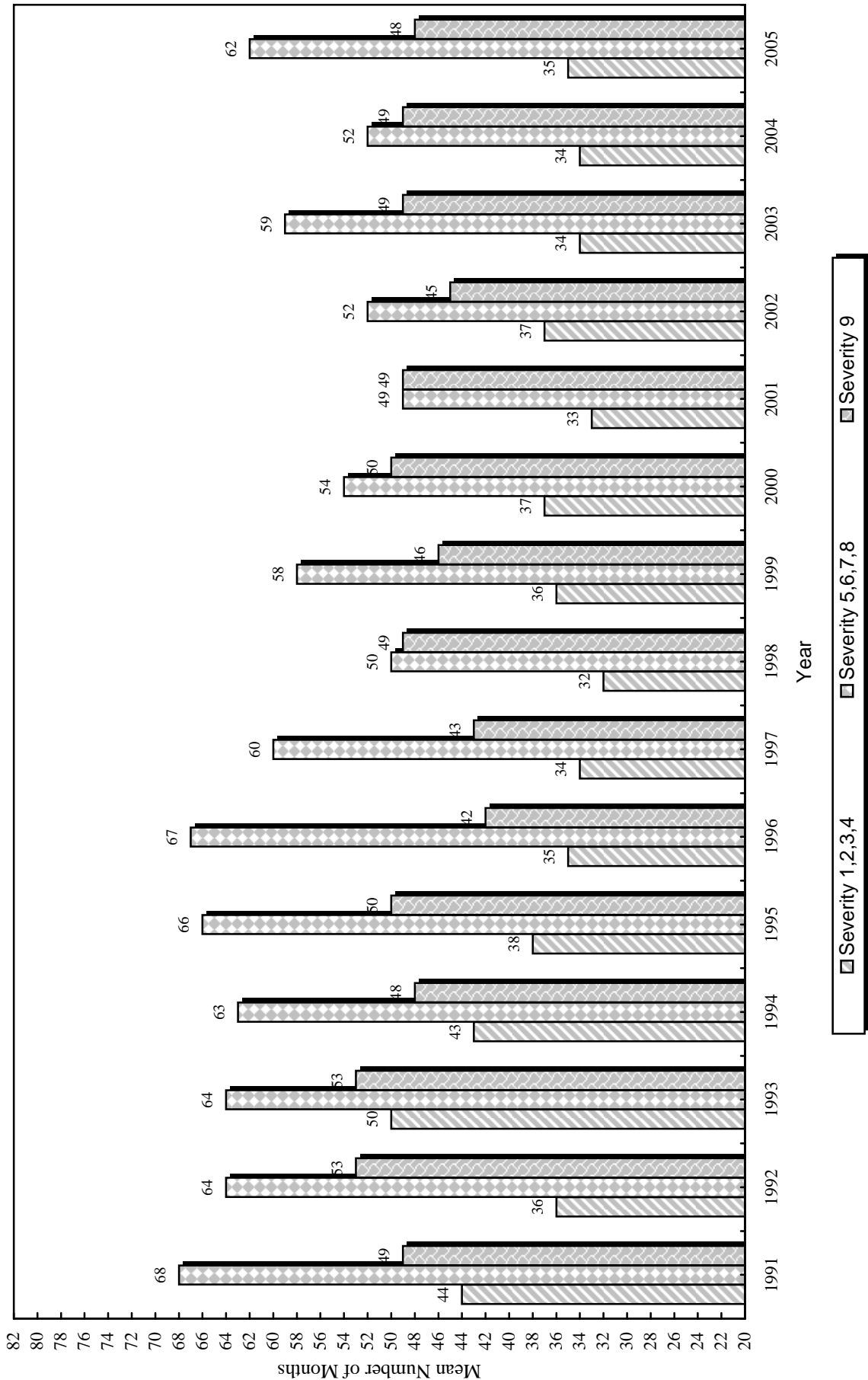
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

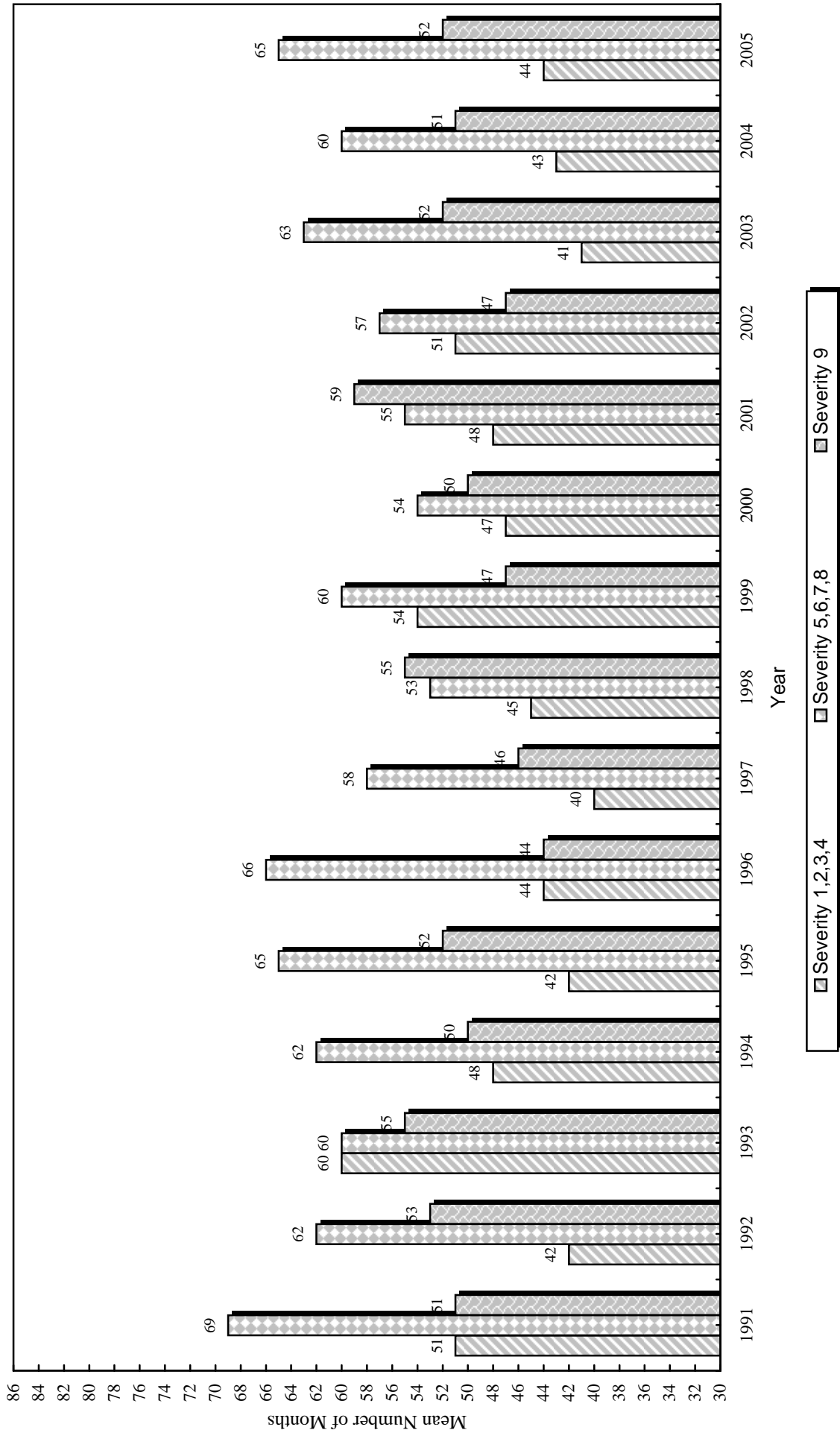
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

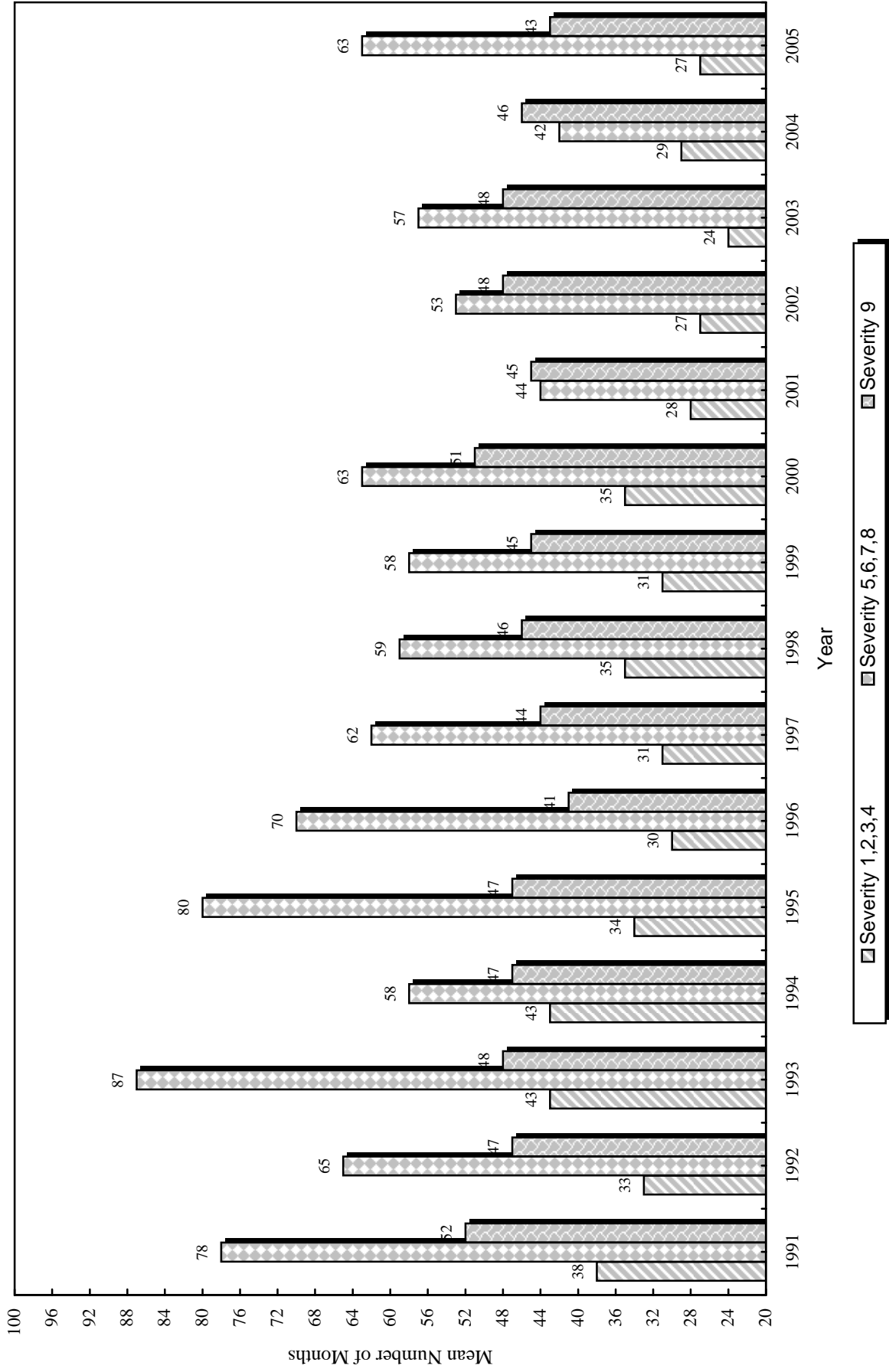
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

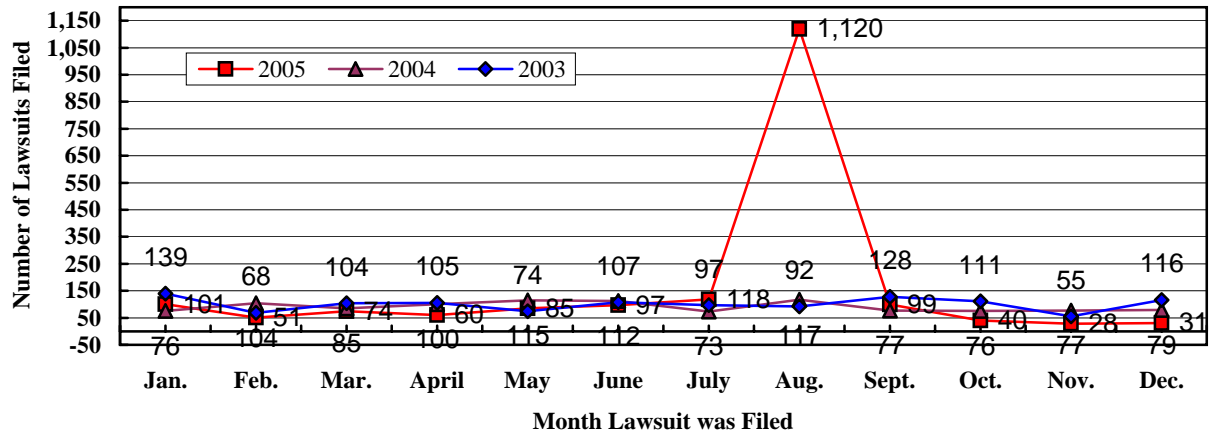
Mean number of months from incident to disposition



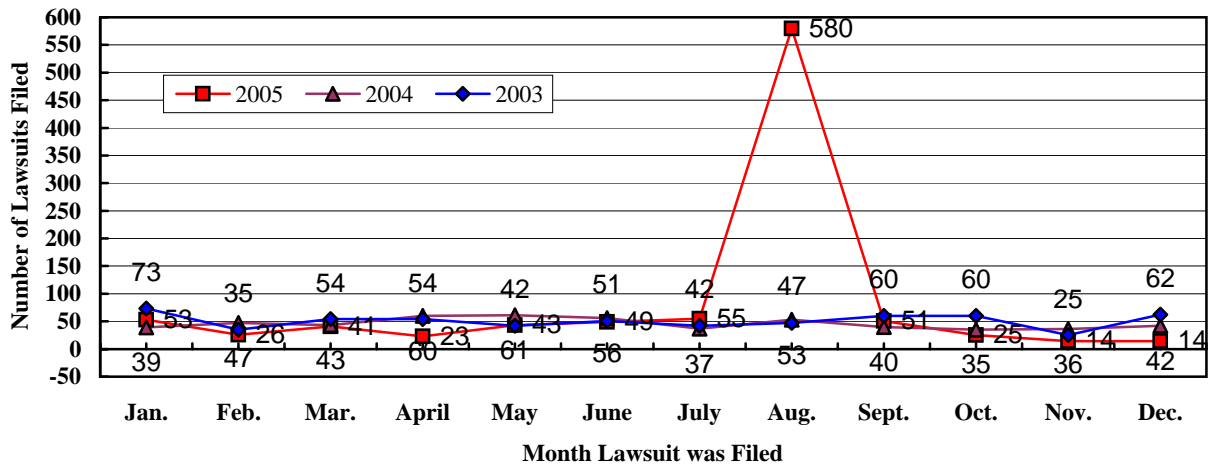
See Section III for the definitions of the severity categories.

Lawsuits Filed by Month, 2003-2005

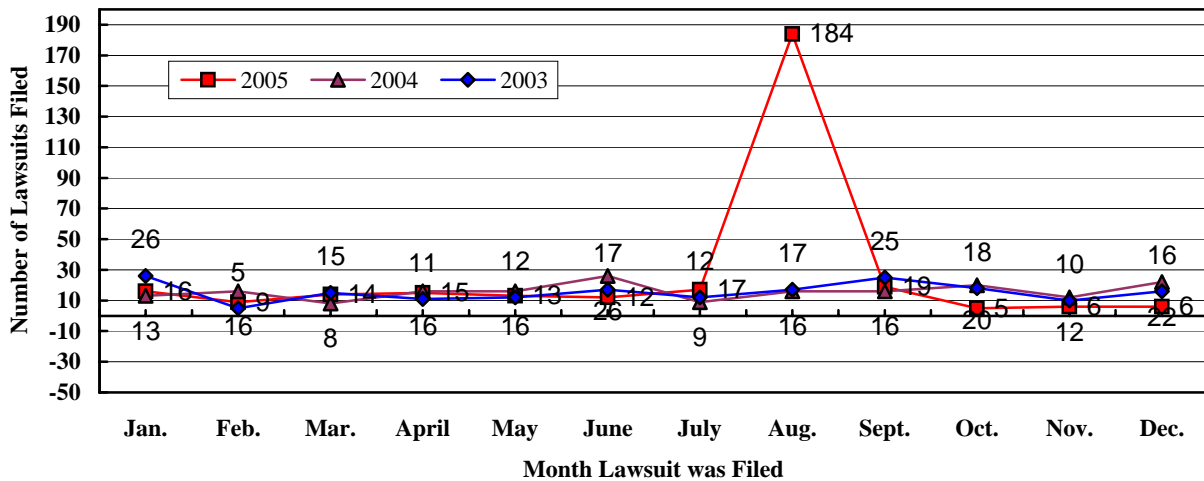
All Providers



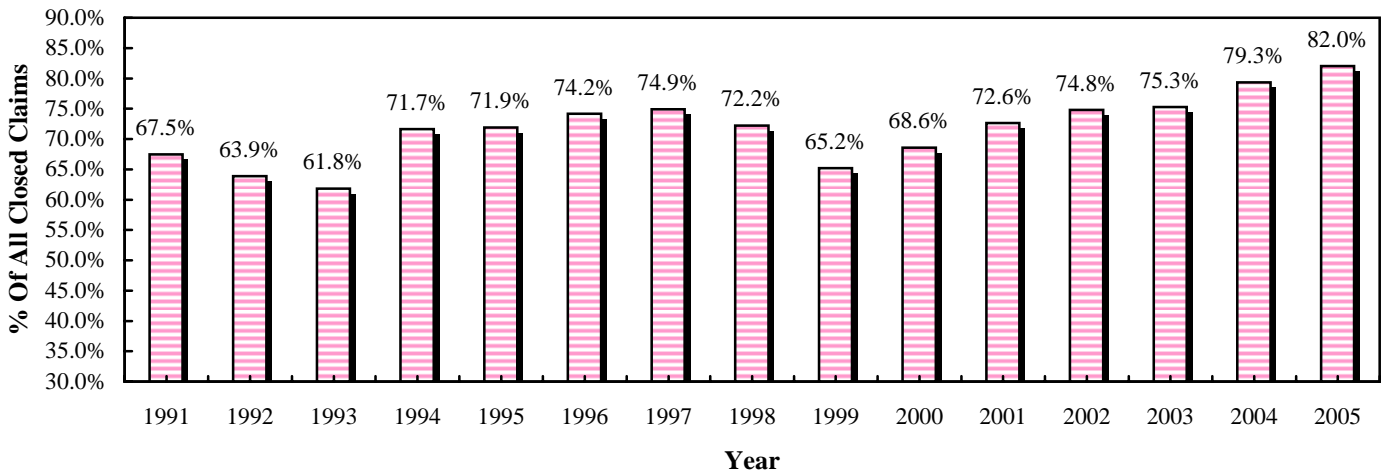
Physicians and Surgeons



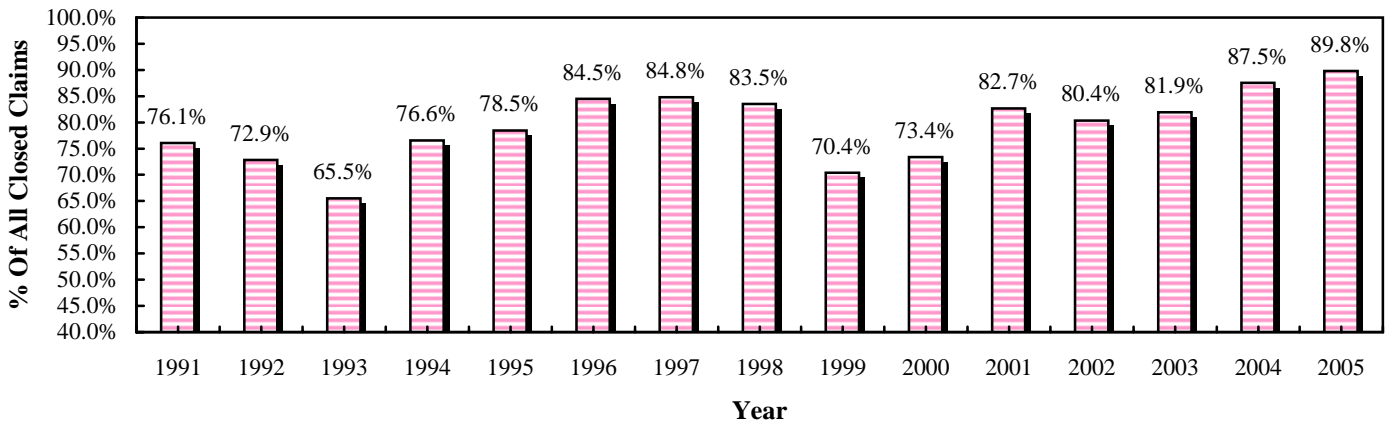
Hospitals



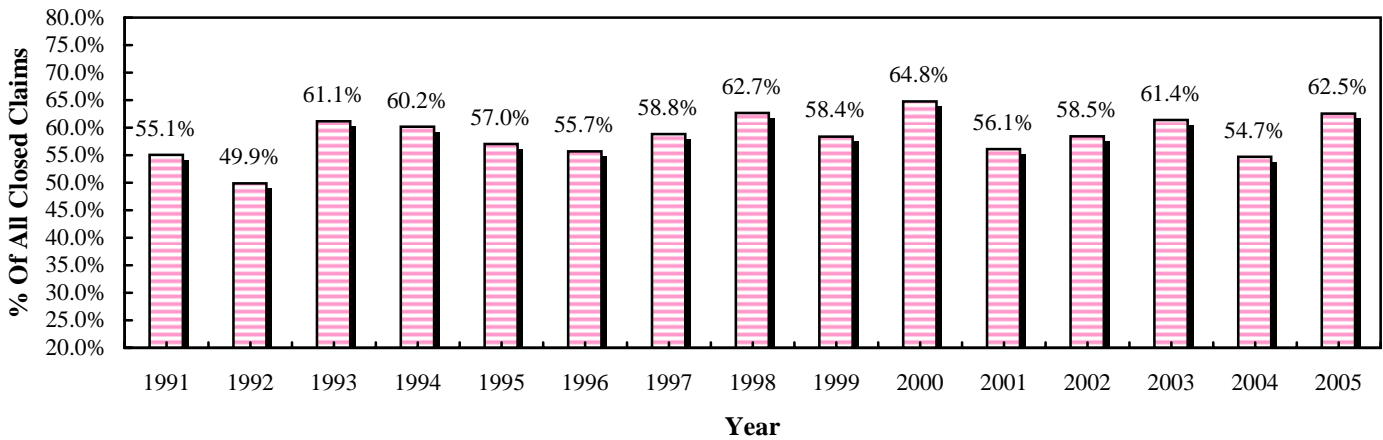
Claims Closed After Lawsuit Filed All Medical Care Providers



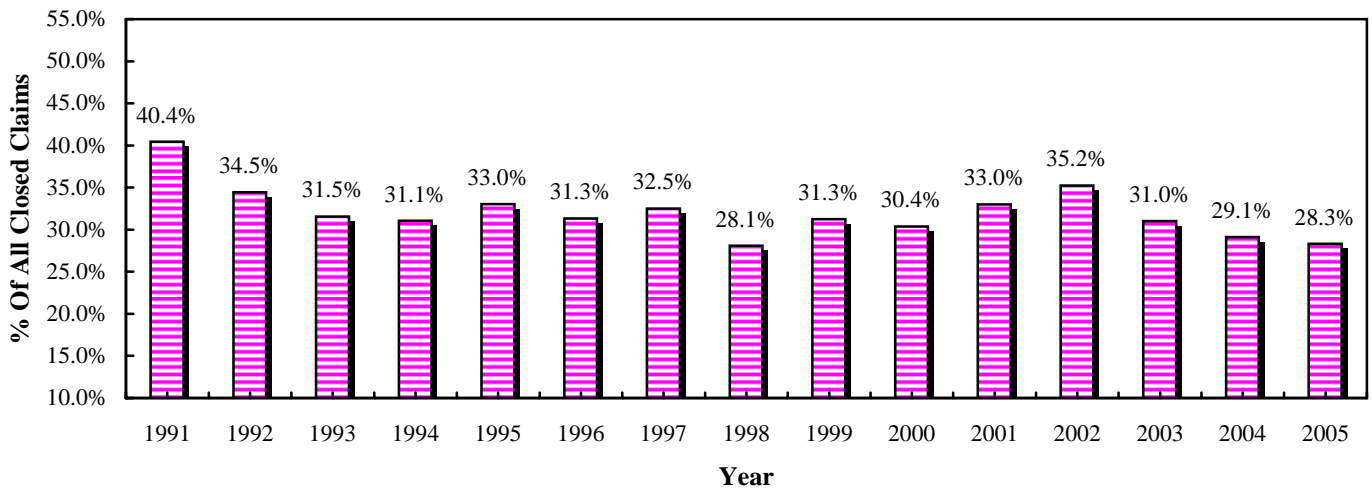
Physicians & Surgeons



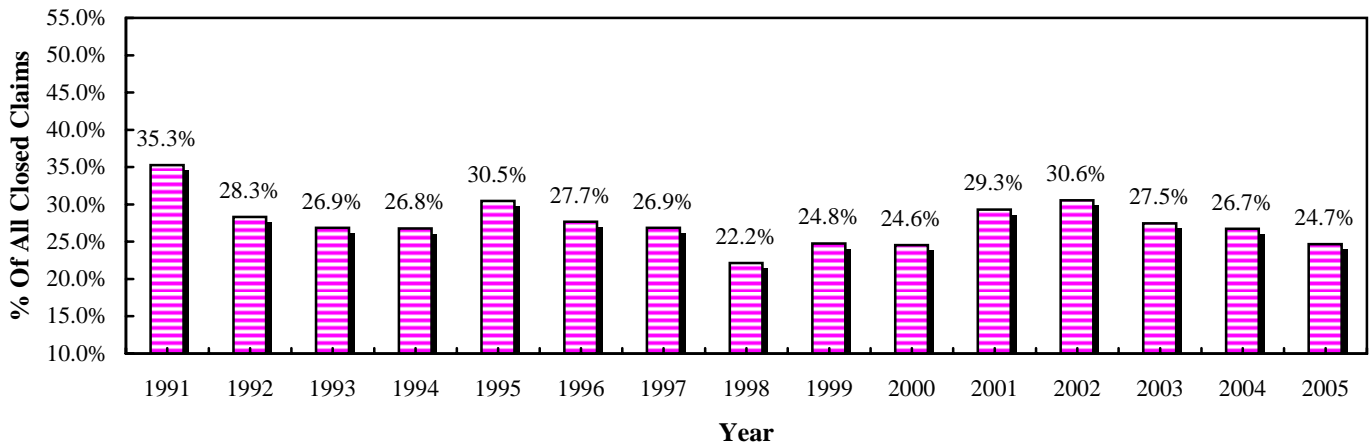
Hospitals



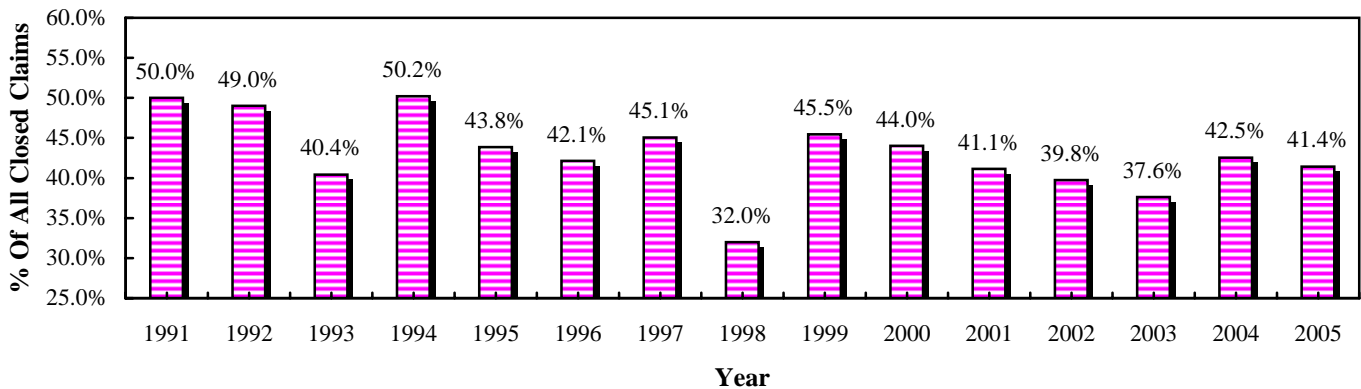
In Favor of Plaintiff After Lawsuit Filed
All Medical Care Providers



Physicians & Surgeons



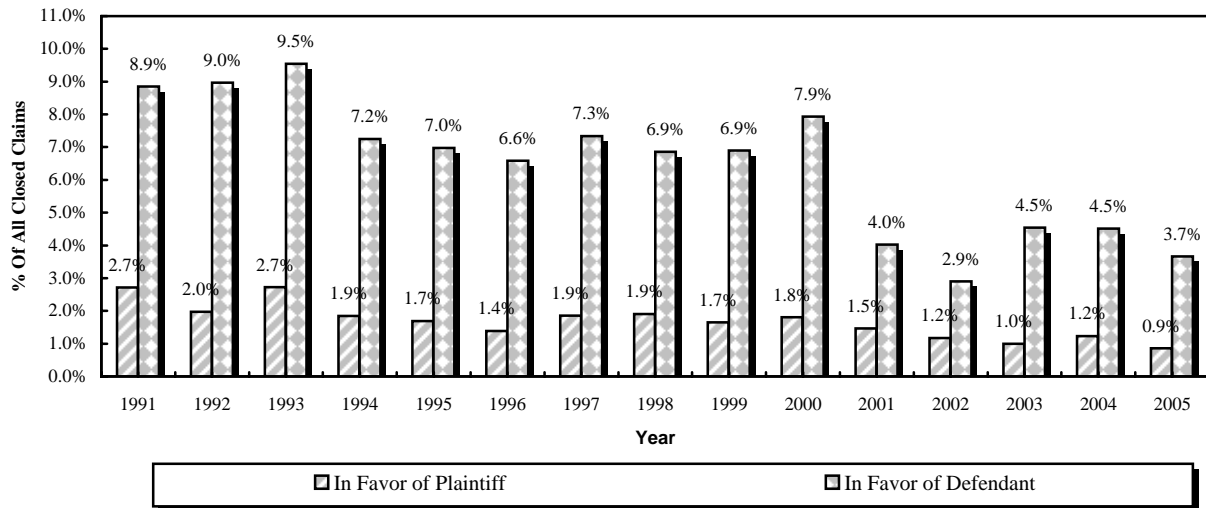
Hospitals



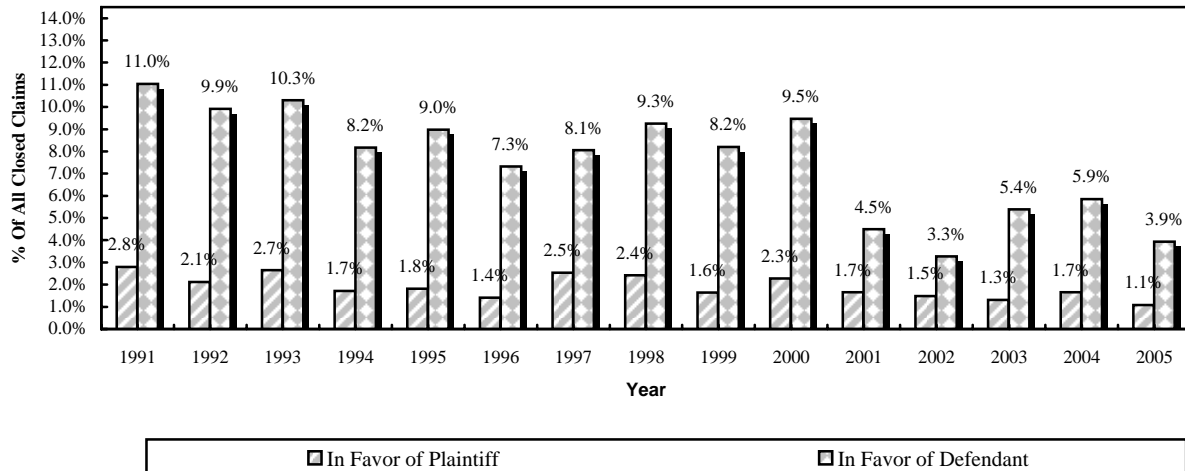
Claims Closed After Judge/Jury Verdict

(based on all lawsuits filed)

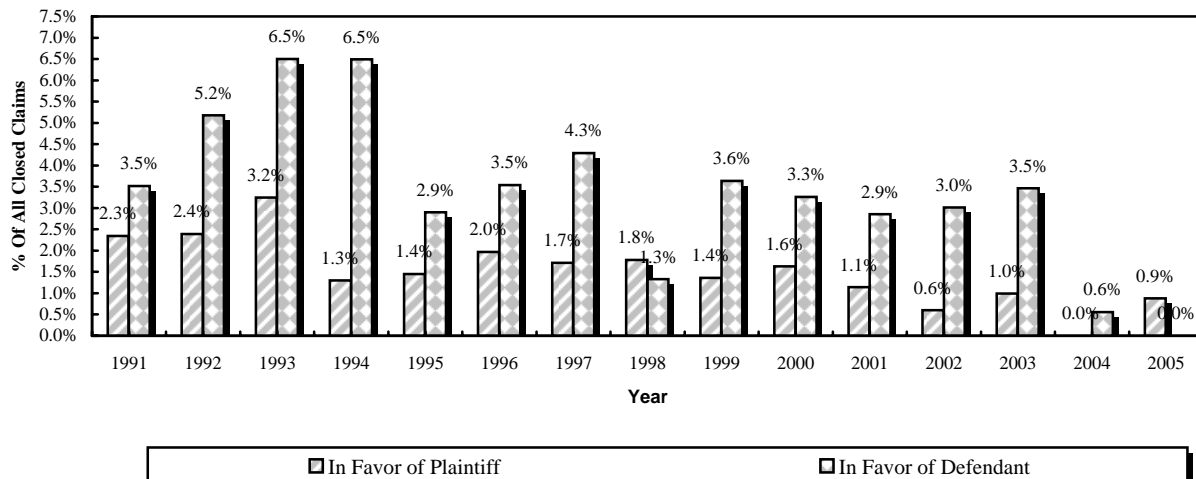
All Medical Care Providers



Physicians and Surgeons



Hospitals



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers, Physicians and Hospitals for the years 2003, 2004 and 2005. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes LAE)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, loss wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	1,221	71.9%	0	0.0%	0	0	0	12,408
1-999	21	6	72.2%	3,443	0.0%	377	197	574	9,032
1,000-1,999	4	3	72.4%	3,618	0.0%	520	686	1,206	977
2,000-2,999	14	8	72.9%	19,213	0.0%	1,725	676	2,402	1,586
3,000-3,999	10	7	73.3%	22,634	0.0%	1,380	1,853	3,233	437
4,000-4,999	40	5	73.6%	21,488	0.1%	3,550	748	4,298	11,637
5,000-5,999	30	12	74.3%	61,679	0.1%	2,529	2,611	5,140	10,751
6,000-6,999	31	6	74.6%	37,430	0.1%	3,002	3,237	6,238	4,081
7,000-7,999	14	7	75.0%	51,500	0.2%	2,779	4,579	7,357	524
8,000-8,999	61	3	75.2%	27,966	0.2%	3,617	5,705	9,322	5,706
9,000-9,999	39	37	77.4%	504,634	0.6%	7,150	6,489	13,639	16,986
10,000-19,999	48	34	79.4%	798,131	1.3%	13,601	9,873	23,474	26,613
20,000-29,999	35	26	80.9%	871,675	2.0%	15,552	17,974	33,526	23,936
30,000-39,999	49	11	81.6%	476,018	2.4%	17,358	25,917	43,274	37,731
40,000-49,999	65	16	82.5%	808,898	3.1%	15,500	35,056	50,556	51,084
50,000-59,999	32	7	82.9%	447,450	3.4%	39,138	24,783	63,921	13,824
60,000-69,999	44	14	83.8%	1,033,424	4.3%	42,269	31,547	73,816	33,284
70,000-79,999	50	8	84.2%	676,810	4.8%	69,776	14,825	84,601	38,054
80,000-89,999	46	11	84.9%	1,027,500	5.7%	48,485	44,924	93,409	50,030
90,000-99,999	61	75	89.3%	10,037,119	14.0%	62,035	71,793	133,828	59,912
100,000-199,999	53	57	92.6%	12,968,536	24.7%	135,218	92,300	227,518	63,760
200,000-299,999	50	32	94.5%	10,817,767	33.6%	174,855	163,200	338,055	51,376
300,000-399,999	52	15	95.4%	6,552,273	39.0%	210,448	226,370	436,818	57,402
400,000-499,999	62	52	98.5%	34,396,231	67.5%	342,923	318,543	661,466	80,989
500,000-999,999	58	21	99.7%	23,263,743	86.7%	730,473	377,324	1,107,797	93,084
1,000,000-1,999,999	77	2	99.8%	4,900,000	90.7%	1,983,723	466,278	2,450,000	81,456
2,000,000-2,999,999	29	1	99.9%	3,250,000	93.4%	2,671,000	579,000	3,250,000	64,504
3,000,000-3,999,999	50	2	100.0%	8,000,000	100.0%	3,215,000	785,000	4,000,000	169,746
OVER 4,000,000									
TOTAL	48	1,699		121,079,180		41,791	29,473	71,265	22,146
TOTAL (PAID ONLY)	49	478		121,079,180		148,543	104,760	253,304	47,023

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2005 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	626	76.2%	0	0.0%	0	0	0	14,477
1-999	5	1	76.3%	267	0.0%	267	0	267	0
4,000-4,999	47	2	76.5%	8,800	0.0%	4,400	0	4,400	13,308
5,000-5,999	26	1	76.6%	5,000	0.0%	3,000	2,000	5,000	0
7,000-7,999	3	1	76.8%	7,000	0.0%	0	7,000	7,000	854
10,000-19,999	47	8	77.7%	114,000	0.2%	9,750	4,500	14,250	11,863
20,000-29,999	34	13	79.3%	309,000	0.8%	18,398	5,371	23,769	23,797
30,000-39,999	39	7	80.2%	235,000	1.2%	13,857	19,714	33,571	27,112
40,000-49,999	34	1	80.3%	49,500	1.2%	24,500	25,000	49,500	20,877
50,000-59,999	57	6	81.0%	301,398	1.8%	6,333	43,900	50,233	77,724
60,000-69,999	39	5	81.6%	313,500	2.3%	47,450	15,250	62,700	15,541
70,000-79,999	54	3	82.0%	220,000	2.7%	60,667	12,667	73,333	39,248
80,000-89,999	54	4	82.5%	337,500	3.2%	78,250	6,125	84,375	27,768
90,000-99,999	56	5	83.1%	465,000	4.0%	43,600	49,400	93,000	80,079
100,000-199,999	69	39	87.8%	5,164,029	12.8%	64,099	68,312	132,411	52,776
200,000-299,999	51	31	91.6%	6,885,450	24.4%	149,111	73,000	222,111	61,460
300,000-399,999	60	16	93.6%	5,437,767	33.7%	168,754	171,106	339,860	60,987
400,000-499,999	56	11	94.9%	4,864,091	41.9%	197,085	245,106	442,190	50,033
500,000-999,999	72	31	98.7%	20,115,118	76.0%	352,407	296,468	648,875	76,208
1,000,000-1,999,999	43	10	99.9%	10,150,000	93.2%	632,600	382,400	1,015,000	102,096
OVER 4,000,000	50	1	100.0%	4,000,000	100.0%	3,000,000	1,000,000	4,000,000	101,333
TOTAL	50	822		58,982,420		40,973	30,782	71,755	24,152
TOTAL (PAID ONLY)	56	196		58,982,420		171,836	129,094	300,931	55,051

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	225	62.0%	0	0.0%	0	0	0	10,013
1-999	6	2	62.5%	770	0.0%	248	137	385	1,035
1,000-1,999	5	2	63.1%	2,618	0.0%	280	1,029	1,309	1,466
2,000-2,999	13	5	64.5%	11,500	0.1%	1,218	1,082	2,300	1,247
3,000-3,999	13	4	65.6%	12,250	0.1%	1,720	1,343	3,063	696
4,000-4,999	35	3	66.4%	12,688	0.1%	2,983	1,247	4,229	10,523
5,000-5,999	16	7	68.3%	36,502	0.3%	3,192	2,022	5,215	5,847
6,000-6,999	25	4	69.4%	25,430	0.3%	3,378	2,980	6,358	6,122
7,000-7,999	6	1	69.7%	7,500	0.4%	4,200	3,300	7,500	2,178
8,000-8,999	112	1	70.0%	9,375	0.4%	5,250	4,125	9,375	11,689
9,000-9,999	29	16	74.4%	220,634	1.1%	5,506	8,283	13,790	22,060
10,000-19,999	52	8	76.6%	185,125	1.8%	13,236	9,904	23,141	25,076
20,000-29,999	39	9	79.1%	310,800	2.8%	16,967	17,567	34,533	22,964
30,000-39,999	50	5	80.4%	205,000	3.5%	25,860	15,140	41,000	49,181
40,000-49,999	106	4	81.5%	200,000	4.2%	30,000	20,000	50,000	44,531
50,000-59,999	14	1	81.8%	65,000	4.4%	36,400	28,600	65,000	5,208
60,000-69,999	43	6	83.5%	445,000	5.9%	48,783	25,383	74,167	33,245
70,000-79,999	35	3	84.3%	251,810	6.7%	67,154	16,783	83,937	52,359
80,000-89,999	37	4	85.4%	375,000	8.0%	43,118	50,633	93,750	22,797
90,000-99,999	55	15	89.5%	2,053,107	14.8%	55,701	81,173	136,874	45,325
100,000-199,999	54	14	93.4%	3,300,000	25.8%	130,664	105,050	235,714	69,334
200,000-299,999	40	8	95.6%	2,715,000	34.9%	211,750	127,625	339,375	62,358
300,000-399,999	21	1	95.9%	450,000	36.4%	122,130	327,870	450,000	5,687
400,000-499,999	62	8	98.1%	5,902,500	56.2%	372,469	365,344	737,813	151,538
500,000-999,999	83	5	99.5%	6,213,431	76.9%	658,526	584,160	1,242,686	161,274
1,000,000-1,999,999	15	1	99.7%	2,900,000	86.6%	2,321,000	579,000	2,900,000	16,430
2,000,000-2,999,999	50	1	100.0%	4,000,000	100.0%	3,430,000	570,000	4,000,000	238,159
OVER 4,000,000									
TOTAL	45	363		29,911,040		49,233	33,166	82,400	23,260
TOTAL (PAID ONLY)	43	138		29,911,040		129,504	87,242	216,747	44,858

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2004 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,321	71.6%	0	0.0%	0	0	0	13,558
1-999	11	6	72.0%	3,308	0.0%	357	194	551	2,819
1,000-1,999	12	8	72.4%	11,575	0.0%	1,086	361	1,447	394
2,000-2,999	19	8	72.8%	18,862	0.0%	1,043	1,315	2,358	2,125
3,000-3,999	31	6	73.2%	19,750	0.0%	958	2,333	3,292	10,664
4,000-4,999	20	6	73.5%	25,622	0.1%	2,494	1,776	4,270	7,599
5,000-5,999	30	10	74.0%	51,725	0.1%	2,734	2,439	5,173	13,205
6,000-6,999	49	5	74.3%	31,292	0.1%	2,258	4,001	6,258	3,640
7,000-7,999	19	2	74.4%	15,000	0.1%	4,575	2,925	7,500	3,885
8,000-8,999	18	5	74.7%	46,320	0.2%	7,085	2,179	9,264	698
9,000-9,999	45	38	76.7%	494,101	0.5%	7,291	5,712	13,003	17,044
10,000-19,999	46	41	79.0%	976,109	1.3%	10,464	13,343	23,808	31,961
20,000-29,999	40	18	79.9%	608,855	1.8%	18,156	15,669	33,825	18,080
30,000-39,999	40	15	80.8%	635,177	2.2%	22,647	19,698	42,345	23,954
40,000-49,999	43	20	81.8%	1,010,138	3.0%	22,858	27,649	50,507	37,406
50,000-59,999	40	6	82.2%	387,355	3.3%	45,037	19,523	64,559	37,447
60,000-69,999	37	14	82.9%	1,039,032	4.1%	50,633	23,583	74,217	39,623
70,000-79,999	55	9	83.4%	748,320	4.6%	37,158	45,989	83,147	29,639
80,000-89,999	36	5	83.7%	476,636	5.0%	29,923	65,404	95,327	22,998
90,000-99,999	40	79	88.0%	11,115,728	13.4%	59,583	81,122	140,705	40,506
100,000-199,999	52	70	91.8%	16,128,153	25.7%	118,959	111,443	230,402	42,860
200,000-299,999	48	51	94.5%	16,678,308	38.3%	169,868	157,157	327,026	60,487
300,000-399,999	44	25	95.9%	10,844,828	46.6%	195,450	238,343	433,793	28,444
400,000-499,999	54	55	98.9%	37,011,422	74.6%	398,223	274,712	672,935	77,373
500,000-999,999	48	18	99.8%	20,240,774	90.0%	843,251	281,236	1,124,487	158,207
1,000,000-1,999,999	45	1	99.9%	2,000,000	91.5%	1,120,000	880,000	2,000,000	73,445
2,000,000-2,999,999	51	1	100.0%	3,200,000	93.9%	2,100,000	1,100,000	3,200,000	153,107
3,000,000-3,999,999	86	1	100.0%	8,000,000	100.0%	8,000,000	0	8,000,000	0
OVER 4,000,000									
TOTAL	45	1,844		131,818,390		42,462	29,023	71,485	21,744
TOTAL (PAID ONLY)	46	523		131,818,390		149,714	102,329	252,043	42,421

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2004 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	674	75.1%	0	0.0%	0	0	0	17,932
1,000-1,999	2	1	75.2%	1,057	0.0%	1,057	0	1,057	0
3,000-3,999	36	1	75.3%	3,500	0.0%	0	3,500	3,500	6,623
4,000-4,999	28	2	75.5%	8,820	0.0%	4,410	0	4,410	19,879
9,000-9,999	19	1	75.6%	9,000	0.0%	9,000	0	9,000	0
10,000-19,999	57	13	77.1%	174,334	0.3%	10,718	2,692	13,410	27,139
20,000-29,999	51	14	78.6%	335,904	0.8%	11,463	12,531	23,993	48,437
30,000-39,999	56	5	79.2%	167,900	1.1%	18,480	15,100	33,580	24,599
40,000-49,999	44	6	79.8%	258,900	1.5%	23,450	19,700	43,150	29,556
50,000-59,999	54	4	80.3%	200,000	1.8%	35,000	15,000	50,000	44,218
60,000-69,999	52	1	80.4%	67,500	1.9%	67,500	0	67,500	28,602
70,000-79,999	49	6	81.1%	445,000	2.6%	50,102	24,065	74,167	31,904
80,000-89,999	45	3	81.4%	246,737	3.0%	28,333	53,912	82,246	32,552
90,000-99,999	32	1	81.5%	95,000	3.1%	0	95,000	95,000	48,341
100,000-199,999	59	37	85.6%	5,331,000	11.4%	67,149	76,932	144,081	40,222
200,000-299,999	53	44	90.5%	9,956,762	26.9%	131,864	94,426	226,290	44,691
300,000-399,999	50	29	93.8%	9,464,975	41.7%	180,523	145,855	326,378	81,481
400,000-499,999	49	15	95.4%	6,554,828	51.9%	215,141	221,847	436,989	29,161
500,000-999,999	59	32	99.0%	21,365,991	85.1%	401,444	266,243	667,687	93,465
1,000,000-1,999,999	52	9	100.0%	9,575,000	100.0%	1,020,083	43,806	1,063,889	123,022
TOTAL	49	898		64,262,208		44,455	27,106	71,561	27,126
TOTAL (PAID ONLY)	53	224		64,262,208		178,217	108,668	286,885	54,793

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2004 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	37	206	62.2%	0	0.0%	0	0	0	8,470
1-999	10	2	62.8%	622	0.0%	184	128	311	1,387
1,000-1,999	6	4	64.1%	6,213	0.0%	1,035	519	1,553	787
2,000-2,999	21	6	65.9%	13,535	0.1%	919	1,337	2,256	2,781
4,000-4,999	17	3	66.8%	12,802	0.1%	2,049	2,219	4,267	1,946
5,000-5,999	19	4	68.0%	20,500	0.2%	2,428	2,698	5,125	5,780
6,000-6,999	24	3	68.9%	18,790	0.3%	2,096	4,167	6,263	5,949
7,000-7,999	4	1	69.2%	7,500	0.3%	3,150	4,350	7,500	2,623
9,000-9,999	11	1	69.5%	9,000	0.4%	5,040	3,960	9,000	715
10,000-19,999	33	10	72.5%	123,500	0.9%	4,422	7,928	12,350	15,192
20,000-29,999	41	13	76.4%	321,536	2.3%	10,069	14,664	24,734	23,407
30,000-39,999	33	7	78.6%	233,455	3.3%	19,198	14,153	33,351	14,894
40,000-49,999	47	4	79.8%	164,277	4.0%	27,837	13,232	41,069	14,954
50,000-59,999	30	6	81.6%	300,000	5.3%	28,833	21,167	50,000	43,210
60,000-69,999	29	2	82.2%	129,855	5.9%	36,360	28,568	64,928	57,988
70,000-79,999	68	4	83.4%	304,032	7.2%	50,815	25,194	76,008	55,104
80,000-89,999	24	2	84.0%	172,000	7.9%	42,210	43,790	86,000	12,312
90,000-99,999	55	1	84.3%	95,496	8.3%	53,477	42,019	95,496	2,220
100,000-199,999	46	15	88.8%	2,067,500	17.2%	82,133	55,700	137,833	64,758
200,000-299,999	55	13	92.8%	3,093,891	30.5%	136,482	101,509	237,992	46,367
300,000-399,999	38	9	95.5%	2,850,000	42.7%	167,221	149,446	316,667	35,439
400,000-499,999	27	3	96.4%	1,365,000	48.6%	285,833	169,167	455,000	15,926
500,000-999,999	57	7	98.5%	4,775,000	69.1%	335,571	346,571	682,143	64,681
1,000,000-1,999,999	37	4	99.7%	5,200,000	91.4%	648,750	651,250	1,300,000	199,550
2,000,000-2,999,999	45	1	100.0%	2,000,000	100.0%	1,120,000	880,000	2,000,000	73,445
TOTAL	37	331		23,284,504		37,706	32,639	70,346	19,111
TOTAL (PAID ONLY)	38	125		23,284,504		99,847	86,429	186,276	36,647

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2003 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,188	68.8%	0	0.0%	0	0	0	11,429
1-999	9	7	69.2%	3,065	0.0%	252	186	438	400
1,000-1,999	22	6	69.5%	9,029	0.0%	713	792	1,505	2,975
2,000-2,999	26	11	70.2%	28,067	0.0%	1,074	1,477	2,552	2,781
3,000-3,999	19	9	70.7%	31,651	0.1%	1,610	1,907	3,517	1,379
4,000-4,999	44	6	71.1%	25,973	0.1%	2,521	1,808	4,329	7,386
5,000-5,999	33	14	71.9%	72,156	0.2%	3,086	2,068	5,154	8,236
6,000-6,999	20	3	72.0%	18,643	0.2%	4,748	1,467	6,214	8
7,000-7,999	30	11	72.7%	82,002	0.2%	4,774	2,681	7,455	12,532
8,000-8,999	278	1	72.7%	8,000	0.2%	6,400	1,600	8,000	0
9,000-9,999	9	1	72.8%	9,948	0.3%	4,974	4,974	9,948	0
10,000-19,999	33	33	74.7%	411,634	0.6%	5,614	6,859	12,474	9,768
20,000-29,999	41	28	76.3%	670,823	1.2%	10,770	13,188	23,958	17,506
30,000-39,999	38	22	77.6%	740,411	1.9%	15,309	18,346	33,655	17,734
40,000-49,999	50	18	78.6%	738,537	2.5%	19,023	22,006	41,030	25,940
50,000-59,999	51	29	80.3%	1,478,500	3.8%	17,529	33,454	50,983	35,914
60,000-69,999	42	8	80.8%	509,000	4.2%	42,906	20,719	63,625	19,426
70,000-79,999	47	19	81.9%	1,395,804	5.5%	41,407	32,057	73,463	24,626
80,000-89,999	70	7	82.3%	600,217	6.0%	58,800	26,946	85,745	17,467
90,000-99,999	41	7	82.7%	640,000	6.6%	26,086	65,343	91,429	50,064
100,000-199,999	51	98	88.4%	13,653,484	18.5%	58,784	80,537	139,321	29,846
200,000-299,999	45	80	93.0%	18,479,690	34.8%	121,069	109,927	230,996	38,363
300,000-399,999	57	36	95.1%	11,591,000	44.9%	184,905	137,067	321,972	31,511
400,000-499,999	69	22	96.4%	9,507,406	53.3%	234,905	197,250	432,155	51,579
500,000-999,999	54	45	99.0%	29,327,951	79.0%	419,167	232,565	651,732	50,071
1,000,000-1,999,999	68	14	99.8%	15,026,383	92.2%	750,345	322,968	1,073,313	64,082
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	45	1,727		113,969,412		37,507	28,485	65,993	17,169
TOTAL (PAID ONLY)	47	539		113,969,412		120,177	91,269	211,446	29,822

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2003 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	557	74.4%	0	0.0%	0	0	0	15,085
2,000-2,999	27	2	74.6%	5,000	0.0%	750	1,750	2,500	2,937
4,000-4,999	71	1	74.8%	4,173	0.0%	0	4,173	4,173	11,338
5,000-5,999	53	1	74.9%	5,000	0.0%	0	5,000	5,000	11,107
6,000-6,999	13	1	75.0%	6,000	0.0%	1,600	4,400	6,000	0
7,000-7,999	64	3	75.4%	22,200	0.1%	4,900	2,500	7,400	31,920
9,000-9,999	9	1	75.6%	9,948	0.1%	4,974	4,974	9,948	0
10,000-19,999	38	13	77.3%	154,500	0.4%	5,923	5,962	11,885	10,402
20,000-29,999	40	7	78.2%	164,970	0.8%	4,354	19,213	23,567	10,412
30,000-39,999	40	7	79.2%	245,556	1.3%	12,139	22,941	35,079	21,367
40,000-49,999	41	3	79.6%	120,000	1.5%	23,533	16,467	40,000	49,533
50,000-59,999	56	10	80.9%	512,500	2.6%	23,228	28,022	51,250	46,950
60,000-69,999	54	2	81.2%	127,500	2.8%	27,500	36,250	63,750	44,330
70,000-79,999	49	6	82.0%	440,000	3.7%	42,917	30,417	73,333	26,699
80,000-89,999	79	3	82.4%	260,000	4.3%	61,333	25,333	86,667	19,326
90,000-99,999	33	3	82.8%	275,000	4.8%	14,067	77,600	91,667	10,793
100,000-199,999	54	40	88.1%	5,742,407	16.6%	64,132	79,428	143,560	30,621
200,000-299,999	49	34	92.7%	7,834,508	32.7%	125,319	105,107	230,427	36,092
300,000-399,999	49	14	94.5%	4,495,000	42.0%	233,084	87,988	321,071	25,861
400,000-499,999	70	12	96.1%	5,155,902	52.5%	274,117	155,542	429,659	53,764
500,000-999,999	66	20	98.8%	13,576,673	80.4%	463,566	215,268	678,834	61,359
1,000,000-1,999,999	77	9	100.0%	9,525,891	100.0%	708,920	349,513	1,058,432	82,707
TOTAL	49	749		48,682,728		40,170	24,827	64,997	20,390
TOTAL (PAID ONLY)	53	192		48,682,728		156,704	96,852	253,556	35,780

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2003 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	194	59.0%	0	0.0%	0	0	0	11,797
1-999	16	2	59.6%	241	0.0%	121	0	121	1,387
1,000-1,999	9	3	60.5%	4,496	0.0%	670	829	1,499	917
2,000-2,999	26	4	61.7%	10,000	0.1%	1,063	1,438	2,500	4,397
3,000-3,999	14	5	63.2%	16,778	0.1%	1,192	2,163	3,356	1,532
5,000-5,999	39	8	65.7%	41,186	0.3%	3,217	1,931	5,148	12,676
6,000-6,999	39	1	66.0%	6,000	0.3%	6,000	0	6,000	0
7,000-7,999	16	5	67.5%	37,000	0.4%	3,934	3,466	7,400	1,935
10,000-19,999	30	13	71.4%	173,634	1.1%	6,563	6,793	13,356	7,955
20,000-29,999	33	11	74.8%	257,500	2.1%	12,745	10,664	23,409	14,101
30,000-39,999	39	6	76.6%	206,000	2.9%	17,747	16,587	34,333	16,707
40,000-49,999	54	7	78.7%	294,600	4.0%	20,241	21,845	42,086	19,473
50,000-59,999	45	11	82.1%	561,000	6.2%	17,751	33,249	51,000	23,725
60,000-69,999	27	2	82.7%	125,000	6.7%	43,700	18,800	62,500	2,748
70,000-79,999	40	4	83.9%	291,500	7.8%	51,760	21,115	72,875	12,222
80,000-89,999	51	3	84.8%	255,217	8.8%	72,532	12,540	85,072	7,067
90,000-99,999	51	1	85.1%	90,000	9.1%	50,400	39,600	90,000	119,048
100,000-199,999	43	17	90.3%	2,387,680	18.3%	71,859	68,593	140,452	26,822
200,000-299,999	41	12	93.9%	2,803,000	29.1%	109,708	123,875	233,583	37,032
300,000-399,999	43	3	94.8%	950,000	32.7%	197,807	118,860	316,667	36,255
400,000-499,999	163	2	95.4%	945,000	36.4%	251,000	221,500	472,500	63,753
500,000-999,999	50	9	98.2%	5,143,605	56.1%	269,516	301,996	571,512	49,413
1,000,000-1,999,999	57	2	98.8%	2,500,000	65.7%	771,027	478,973	1,250,000	37,158
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	42	329		26,009,475		40,931	38,126	79,056	16,806
TOTAL (PAID ONLY)	40	135		26,009,475		99,749	92,913	192,663	24,005

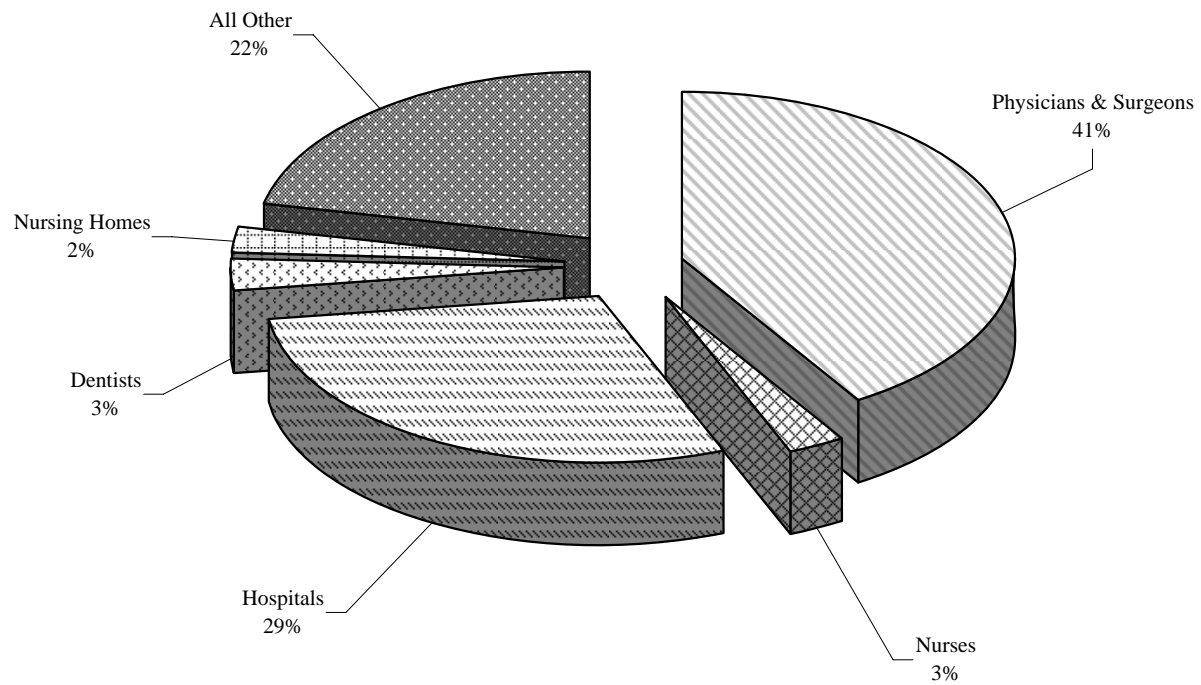
Section III

Claim Severity by Injury Severity And Lapsed Time to Disposition

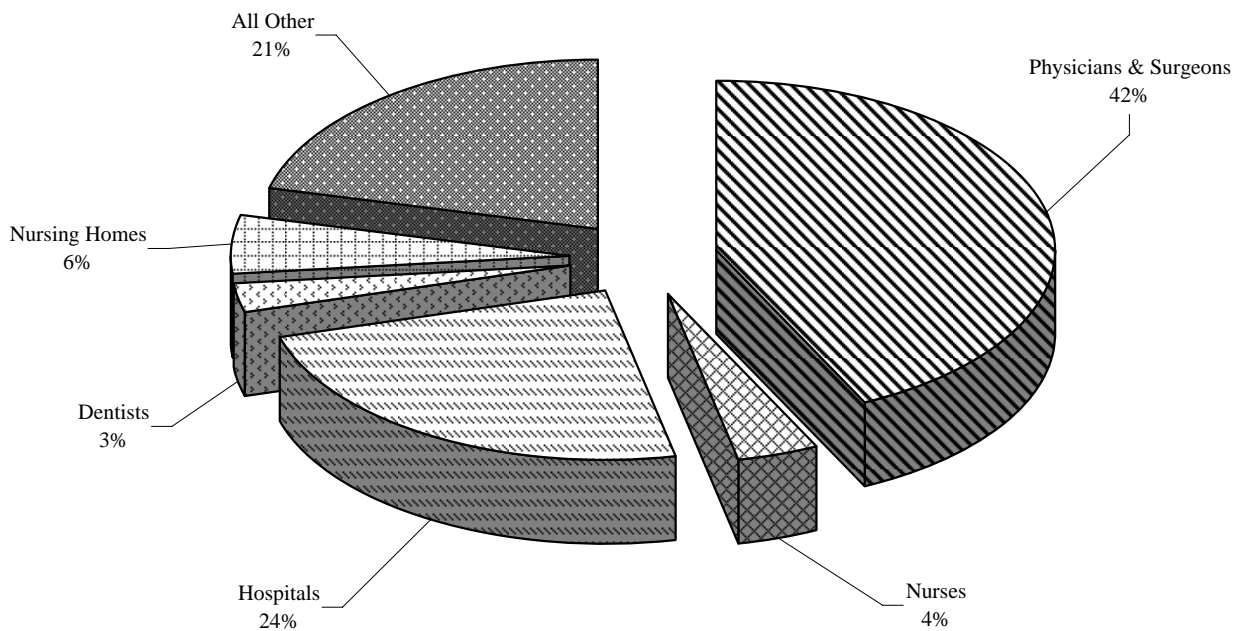
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

Percentage of Paid Claims by Profession - 2005



Percentage of Paid Claims by Profession - 2004



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2005			2004			2003			2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CLINICS/CORP	22	65,599	(4.35)	23	131,865	(41.03)	39	94,836	(7.14)	39	94,836	(7.14)
PHYS & SURG	46	147,008	(8.00)	50	127,465	(10.71)	56	147,760	(8.20)	56	147,760	(8.20)
HOSPITALS	62	99,708	19.23	52	70,157	(10.34)	58	42,006	(19.68)	58	42,006	(19.68)
NURSES	6	20,652	(33.33)	9	27,914	800.00	1	50,000	(66.67)	1	50,000	(66.67)
NURSING HOMES	2	86,500	(71.43)	7	49,964	(41.67)	12	132,222	9.09	12	132,222	9.09
DENTISTS	9	44,214	12.50	8	8,647	(20.00)	10	21,333	(41.18)	10	21,333	(41.18)
PHARMACIES	10	18,790	(16.67)	12	15,540	33.33	9	13,008	28.57	9	13,008	28.57
OPTOMETRIST	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
CHIROPRACTORS	5	32,251	66.67	3	9,375	50.00	2	6,850	(58.80)	2	6,850	(58.80)
PODIATRIST/CHIROPODIST	6	78,117	500.00	1	43,500	(50.00)	2	39,750	0.00	2	39,750	0.00
TOTAL	168	94,644	1.82	165	84,743	(12.70)	189	87,142	(2.07)	189	87,142	(2.07)

Severity 5,6,7,8

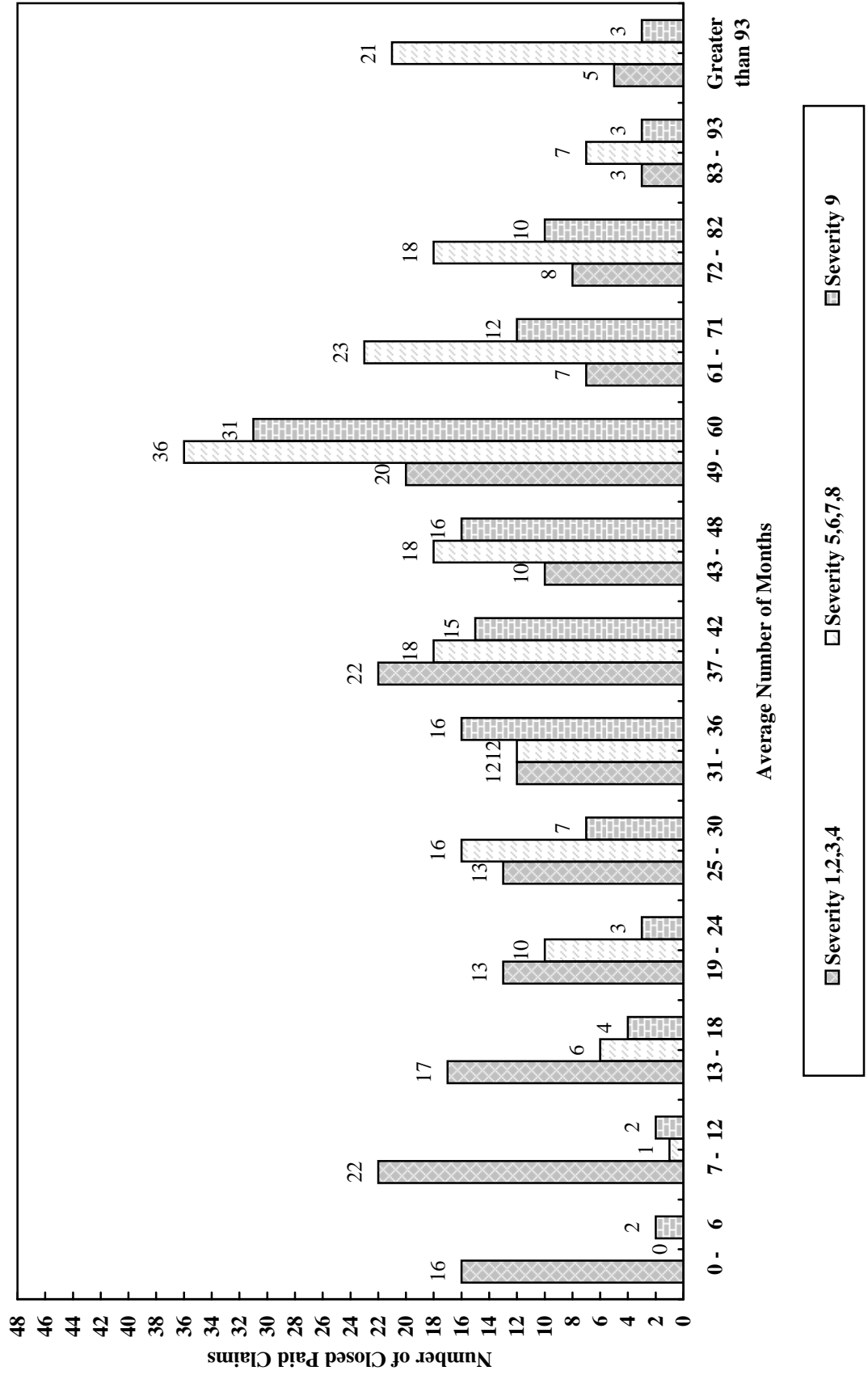
Profession Type	2005			2004			2003			2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CLINICS/CORP	36	524,461	2.86	35	674,869	(32.69)	52	290,851	18.18	52	290,851	(9.74)
PHYS & SURG	88	397,565	(8.33)	96	371,116	23.08	78	315,898	(9.30)	78	315,898	(9.30)
HOSPITALS	46	347,624	12.20	41	289,647	36.67	30	442,406	0.00	30	442,406	0.00
NURSES	4	239,773	(42.86)	7	160,286	75.00	4	130,000	(43.70)	4	130,000	(43.70)
NURSING HOMES	3	241,128	200.00	1	5,000	(50.00)	2	262,500	(60.00)	2	262,500	(60.00)
DENTISTS	5	112,220	(16.67)	6	50,961	50.00	4	237,500	11.11	4	237,500	11.11
PHARMACIES	1	10,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
OPTOMETRIST	0	0	0.00	1	870,000	0.00	0	0	0.00	0	0	0.00
CHIROPRACTORS	1	31,875	0.00	1	70,000	(50.00)	2	69,000	0.00	2	69,000	0.00
PODIATRIST/CHIROPODIST	2	112,500	(60.00)	5	82,500	0.00	0	0	0.00	0	0	0.00
TOTAL	186	389,072	(3.63)	193	382,945	12.21	172	320,752	(1.15)	172	320,752	(1.15)

Severity 9

Profession Type	2005			2004			2003			2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CLINICS/CORP	20	198,234	(28.57)	28	294,373	(26.32)	38	238,420	(19.15)	38	238,420	(19.15)
PHYS & SURG	62	277,973	(20.51)	78	285,408	34.48	58	271,864	(32.56)	58	271,864	(32.56)
HOSPITALS	30	257,947	(6.25)	32	242,525	(31.91)	47	219,169	0.09	47	219,169	0.09
NURSES	4	289,730	0.00	4	128,750	100.00	2	237,500	170.23	2	237,500	170.23
NURSING HOMES	6	185,872	(72.73)	22	230,185	(24.14)	29	188,436	(8.59)	29	188,436	(8.59)
DENTISTS	1	700,000	0.00	0	0	0.00	1	200,000	0.00	1	200,000	0.00
PHARMACIES	1	900,000	0.00	1	83,333	624.63	1	11,500	0.00	1	11,500	0.00
PODIATRIST/CHIROPODIST	0	0	0.00	0	0	0.00	2	525,000	0.00	2	525,000	0.00
TOTAL	124	264,609	(24.85)	165	266,227	(7.30)	178	237,810	(5.64)	178	237,810	(5.64)

Lapsed Months From Incident to Disposition

2005 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2005				2004				2003				2003-2002			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	16	7,788	23.08	73.29	13	4,494	0.00	(40.89)	13	7,604	30.00	74.82	13	7,604	30.00	74.82
7- 12	22	13,501	15.79	(28.58)	19	18,903	(20.83)	(24.13)	24	24,915	20.00	76.51	24	24,915	20.00	76.51
13- 18	17	35,604	(10.53)	(2.79)	19	36,624	11.76	8.61	17	33,722	(37.04)	9.46	17	33,722	(37.04)	9.46
19- 24	13	64,600	(23.53)	(14.31)	17	75,390	21.43	(16.50)	14	90,287	(33.33)	19.37	14	90,287	(33.33)	19.37
25- 30	13	51,290	(7.14)	(42.47)	14	89,145	(6.67)	11.92	15	79,649	(11.76)	(12.10)	15	79,649	(11.76)	(12.10)
31- 36	12	91,817	(7.69)	579.13	13	13,520	(43.48)	(83.24)	23	80,681	109.09	(53.15)	23	80,681	109.09	(53.15)
37- 42	22	100,625	57.14	(16.55)	14	120,576	(33.33)	(2.57)	21	123,762	0.00	21.53	21	123,762	0.00	21.53
43- 48	10	114,100	(41.18)	34.45	17	84,866	0.00	(31.79)	17	124,412	30.77	33.66	17	124,412	30.77	33.66
49- 60	20	294,087	11.11	23.28	18	238,549	(37.93)	50.49	29	158,519	16.00	(4.77)	29	158,519	16.00	(4.77)
61- 71	7	113,000	0.00	(49.89)	7	225,500	(30.00)	103.84	10	110,623	150.00	(9.70)	10	110,623	150.00	(9.70)
72- 82	8	125,610	14.29	74.98	7	71,784	133.33	(29.39)	3	101,667	(70.00)	4.60	3	101,667	(70.00)	4.60
83- 93	3	104,167	(40.00)	251.91	5	29,600	150.00	(61.81)	2	77,500	(60.00)	(36.73)	2	77,500	(60.00)	(36.73)
94-104	3	276,667	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
105-115	1	40,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
116-126	0	0	0.00	0.00	2	255,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
127-137	1	50,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	0.00	0	0	0.00	0.00	1	8,000	0.00	0.00	1	8,000	0.00	0.00
TOTAL	168	94,644	1.82	11.68	165	84,743	(12.70)	(2.75)	189	87,142	(2.07)	2.80	189	87,142	(2.07)	2.80

Severity 5,6,7,8

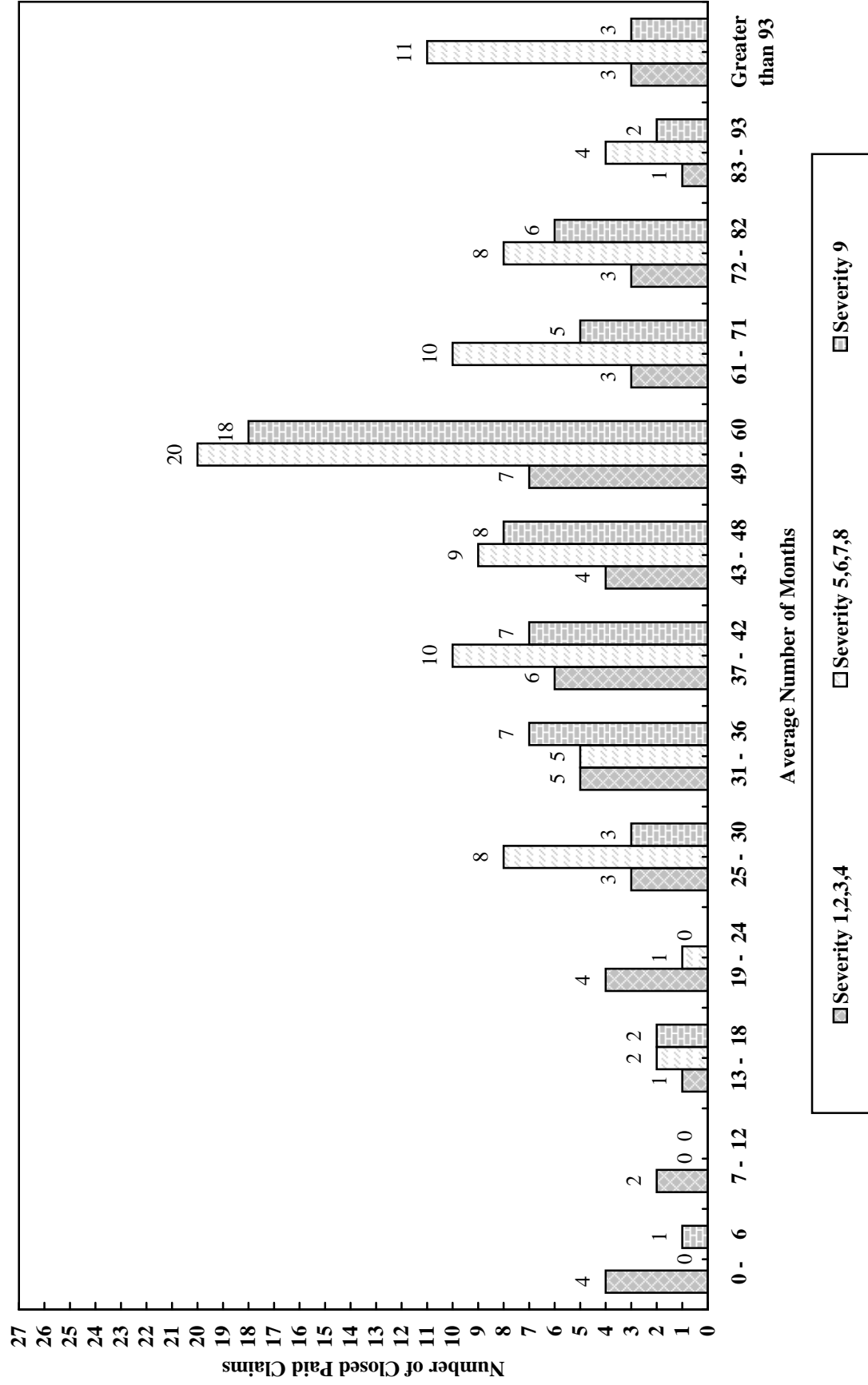
Lapsed Mths From Incident to Disposition	2005				2004				2003				2003-2002			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	1	5,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
7- 12	1	35,000	(83.33)	(56.16)	6	79,833	200.00	99.71	2	39,974	(33.33)	110.39	2	39,974	(33.33)	110.39
13- 18	6	681,250	(25.00)	146.08	8	276,844	166.67	(45.00)	3	503,333	(62.50)	183.56	3	503,333	(62.50)	183.56
19- 24	10	205,328	66.67	(45.14)	6	374,266	(33.33)	15.22	9	324,833	(18.18)	116.25	9	324,833	(18.18)	116.25
25- 30	16	446,169	(30.43)	36.06	23	327,917	15.00	44.41	20	227,075	185.71	(0.91)	20	227,075	185.71	(0.91)
31- 36	12	409,488	(7.69)	29.54	13	316,118	(31.58)	(10.69)	19	353,952	5.56	28.30	19	353,952	5.56	28.30
37- 42	18	307,054	(30.77)	(22.68)	26	397,135	44.44	34.45	18	295,383	(28.00)	(3.77)	18	295,383	(28.00)	(3.77)
43- 48	18	322,230	(5.26)	(29.36)	19	456,155	11.76	114.51	17	212,647	(37.04)	(36.57)	17	212,647	(37.04)	(36.57)
49- 60	36	482,064	(20.00)	27.00	45	379,586	28.57	2.21	35	371,371	34.62	32.53	35	371,371	34.62	32.53
61- 71	23	306,896	64.29	42.41	14	215,500	0.00	(31.33)	14	313,810	(6.67)	(14.30)	14	313,810	(6.67)	(14.30)
72- 82	18	311,988	100.00	13.60	9	274,630	(10.00)	(24.92)	10	365,768	(16.67)	13.22	10	365,768	(16.67)	13.22
83- 93	7	345,000	0.00	(77.29)	7	1,519,000	(12.50)	379.04	8	317,090	(11.11)	27.97	8	317,090	(11.11)	27.97
94-104	5	200,200	(44.44)	(41.88)	9	344,444	125.00	39.88	4	246,250	(20.00)	6.29	4	246,250	(20.00)	6.29
105-115	3	262,500	200.00	1098.40	1	21,904	(66.67)	(90.37)	3	227,500	200.00	(12.50)	3	227,500	200.00	(12.50)
116-126	3	697,333	200.00	132.44	1	300,000	0.00	(36.84)	1	475,000	(80.00)	13.10	1	475,000	(80.00)	13.10
127-137	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
138-148	1	2,000,000	0.00	300.00	1	500,000	(50.00)	(10.11)	2	556,250	0.00	0.00	2	556,250	0.00	0.00
149-159	2	1,162,656	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	0	0	0.00	0.00	0	0	0.00	0.00	1	300,000	0.00	0.00	1	300,000	0.00	0.00
182-192	0	0	0.00	0.00	1	200,000	0.00	29.03	1	155,000	0.00	0.00	1	155,000	0.00	0.00
215-225	7	308,929	133.33	(6.86)	3	331,667	(40.00)	(47.55)	5	632,359	400.00	(42.51)	5	632,359	400.00	(42.51)
TOTAL	186	389,072	(3.63)	1.60	193	382,945	12.21	19.39	172	320,752	(1.15)	10.62	172	320,752	(1.15)	10.62

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2005			2005-2004			2004			2004-2003			2003			2003-2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	2	27,960	100.00	1	350,000	0.00	1	350,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7- 12	2	475,000	100.00	1	50,000	(85.94)	1	50,000	(50.00)	2	355,677	100.00	2	355,677	100.00	2	355,677	255.68
13- 18	4	400,000	100.00	2	205,000	(38.28)	2	205,000	(50.00)	4	332,171	(60.00)	4	332,171	(60.00)	4	332,171	13.66
19- 24	3	445,833	(40.00)	5	547,080	(18.51)	5	547,080	(37.50)	8	205,313	166.46	8	205,313	(55.56)	8	205,313	(3.54)
25- 30	7	387,857	(50.00)	14	283,446	36.84	14	283,446	0.00	14	331,071	(14.39)	14	331,071	(51.72)	14	331,071	41.95
31- 36	16	224,389	(5.88)	17	353,807	(36.58)	17	353,807	(10.53)	19	329,053	7.52	19	329,053	(13.64)	19	329,053	43.22
37- 42	15	302,412	(44.44)	27	248,850	21.52	27	248,850	(3.57)	28	219,998	13.11	28	219,998	16.67	28	219,998	(12.06)
43- 48	16	236,673	(38.46)	26	245,192	(3.47)	26	245,192	18.18	22	265,227	(7.55)	22	265,227	(4.35)	22	265,227	(50.32)
49- 60	31	245,669	(22.50)	40	222,027	10.65	40	222,027	(6.98)	43	207,364	7.07	43	207,364	7.50	43	207,364	21.53
61- 71	12	269,020	0.00	12	201,042	33.81	12	201,042	(50.00)	24	193,429	3.94	24	193,429	20.00	24	193,429	(11.78)
72- 82	10	118,350	(9.09)	11	429,735	(72.46)	11	429,735	120.00	5	191,500	(44.44)	5	191,500	(44.44)	5	191,500	(18.89)
83- 93	3	254,167	0.00	3	186,667	36.16	3	186,667	0.00	3	126,667	47.37	3	126,667	(62.50)	3	126,667	(2.31)
94-104	0	0	0.00	2	150,000	0.00	2	150,000	(33.33)	3	36,417	311.90	3	36,417	200.00	3	36,417	5109.80
105-115	2	662,500	100.00	1	259,500	155.30	1	259,500	0.00	1	175,000	48.29	1	175,000	(75.00)	1	175,000	(47.96)
116-126	1	125,000	0.00	0	0	0.00	0	0	0.00	1	500,000	0.00	1	500,000	0.00	1	500,000	0.00
138-148	0	0	0.00	3	55,000	0.00	3	55,000	200.00	1	85,000	(35.29)	1	85,000	0.00	1	85,000	0.00
TOTAL	124	264,609	(24.85)	165	266,227	(0.61)	165	266,227	(7.30)	178	237,810	11.95	178	237,810	(14.83)	178	237,810	(5.64)

Lapsed Months From Incident to Disposition **2005 Closed Paid Claims - Physicians & Surgeons**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2005				2004				2003				2003-2002			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	4	16,817	300.00	1491.00	1	1,057	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
7-12	2	46,250	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
13-18	1	100,000	(50.00)	133.92	2	42,750	0.00	307.14	2	11,250	0.00	(50.00)	2	10,500	0.00	(90.67)
19-24	4	132,625	(42.86)	56.45	7	84,771	75.00	21.10	4	70,000	0.00	25.00	4	70,000	0.00	(68.00)
25-30	3	113,333	(40.00)	43.46	5	79,000	0.00	(50.13)	5	158,400	0.00	40.00	7	98,394	0.00	(70.85)
31-36	5	103,860	25.00	397.53	4	20,875	(42.86)	(78.78)	7	146,563	0.00	14.29	8	146,563	0.00	(17.20)
37-42	6	139,167	(14.29)	(17.62)	7	168,939	(12.50)	15.27	8	146,563	0.00	14.29	8	146,563	0.00	(17.20)
43-48	4	216,500	(55.56)	55.73	9	139,024	(18.18)	21.61	11	114,319	0.00	450.00	11	114,319	0.00	8.88
49-60	7	155,514	16.67	(45.85)	6	287,167	(53.85)	19.42	13	240,462	0.00	33.33	13	240,462	0.00	129.76
61-71	3	223,333	50.00	(5.96)	2	237,500	(50.00)	3.90	4	228,578	0.00	0.00	4	228,578	0.00	71.43
72-82	3	230,229	(40.00)	154.12	5	90,597	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
83-93	1	87,500	(50.00)	34.62	2	65,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
94-104	2	412,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
116-126	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
127-137	1	50,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	46	147,008	(8.00)	15.33	50	127,465	(10.71)	(13.74)	56	147,760	0.00	(8.20)	56	147,760	0.00	3.27

Severity 5,6,7,8

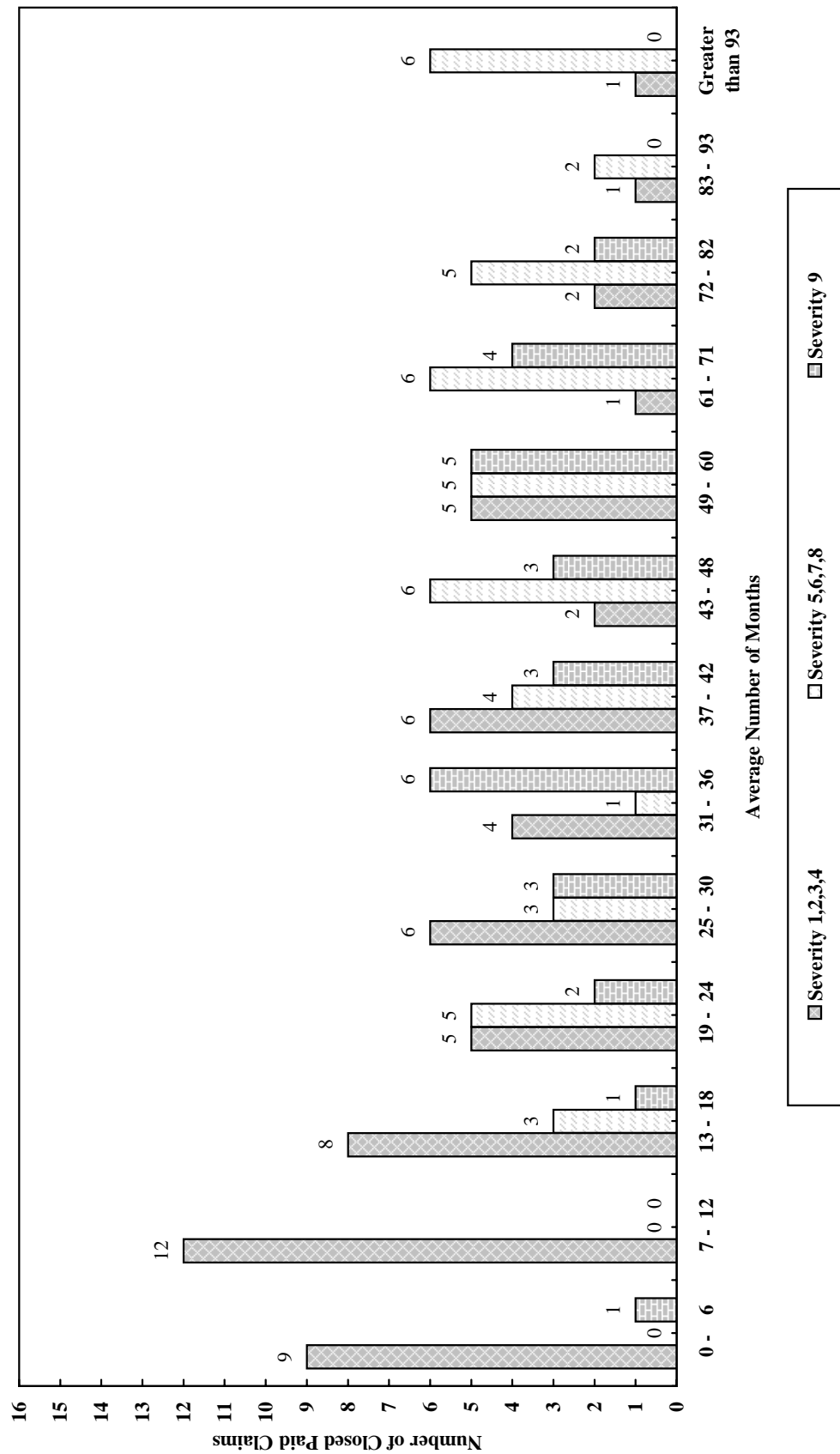
Lapsed Mths From Incident to Disposition	2005				2004				2003				2003-2002			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
7-12	0	0	0.00	0.00	0	0	0.00	0.00	2	39,974	0.00	0.00	2	39,974	0.00	0.00
13-18	2	515,000	0.00	43.06	2	360,000	100.00	(64.00)	1	1,000,000	0.00	(75.00)	1	1,000,000	0.00	242.98
19-24	1	1,150,000	(75.00)	161.28	4	440,149	(20.00)	(3.37)	5	455,500	0.00	66.67	5	455,500	0.00	314.09
25-30	8	182,827	(27.27)	(52.03)	11	381,091	175.00	570.05	4	56,875	0.00	33.33	4	56,875	0.00	(79.93)
31-36	5	450,000	(16.67)	18.94	6	378,333	(25.00)	110.19	8	180,000	0.00	(20.00)	8	180,000	0.00	(47.60)
37-42	10	367,197	0.00	(14.08)	10	427,352	25.00	74.44	8	244,988	0.00	(11.11)	8	244,988	0.00	(42.11)
43-48	9	359,600	0.00	3.32	9	348,032	28.57	41.23	7	246,429	0.00	(50.00)	7	246,429	0.00	(15.29)
49-60	20	618,296	(20.00)	65.51	25	373,568	25.00	22.51	20	386,819	0.00	81.82	20	386,819	0.00	13.94
61-71	10	193,382	42.86	(19.57)	7	240,429	16.67	22.51	6	196,250	0.00	(40.00)	6	196,250	0.00	(30.10)
72-82	8	328,688	14.29	11.33	7	295,239	(3.33)	18.28	1	350,000	0.00	(87.50)	1	350,000	0.00	14.55
83-93	4	166,250	0.00	(52.94)	4	353,250	(33.33)	57.87	6	298,667	0.00	(25.00)	6	298,667	0.00	25.42
94-104	4	240,250	(20.00)	(59.42)	5	592,000	150.00	(46.90)	2	375,000	0.00	(33.33)	2	375,000	0.00	423.26
105-115	1	750,000	0.00	3324.00	1	21,904	(50.00)	(50.00)	2	41,250	0.00	0.00	2	41,250	0.00	0.00
116-126	2	496,000	100.00	65.33	1	300,000	0.00	(36.84)	1	475,000	0.00	(50.00)	1	475,000	0.00	111.11
138-148	0	0	0.00	0.00	1	500,000	0.00	(50.00)	1	1,000,000	0.00	0.00	1	1,000,000	0.00	0.00
182-192	0	0	0.00	0.00	0	0	0.00	0.00	1	155,000	0.00	0.00	1	155,000	0.00	0.00
215-225	4	471,875	33.33	42.27	3	331,667	0.00	(58.74)	3	803,931	0.00	200.00	3	803,931	0.00	(26.92)
TOTAL	88	397,565	(8.33)	7.13	96	371,116	23.08	17.48	78	315,898	0.00	(9.30)	78	315,898	0.00	3.22

Missouri Department of Insurance, Financial Institutions and Professional Registration
 Bodily Injury Claim Indemnity Comparisons
 Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2005			2004-2004			2004			2003-2003			2003			2002-2002		
	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Average Indemnity Per Claim	Number of Paid Claims	Change of Percent Claims Paid	Average Indemnity Per Claim	Number of Paid Claims	Change of Percent Claims Paid	Average Indemnity Per Claim	Number of Paid Claims	Change of Percent Claims Paid	Average Indemnity Per Claim	Number of Paid Claims	Change of Percent Claims Paid	Average Indemnity Per Claim	Number of Paid Claims	Change of Percent Claims Paid
0- 6	1	50,000	0.00	0.00	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
13- 18	2	475,000	0.00	131.71	2	0.00	205,000	2	36.67	1	150,000	(66.67)	1	150,000	(66.67)	150,000	1	(72.81)
19- 24	0	0	0.00	0.00	3	0.00	375,133	3	27.89	3	293,333	(50.00)	3	293,333	(50.00)	293,333	3	160.74
25- 30	3	375,000	0.00	0.22	3	0.00	374,167	3	(10.65)	4	418,750	(60.00)	4	418,750	(60.00)	418,750	4	95.22
31- 36	7	157,143	(22.22)	(59.30)	9	(22.22)	386,061	9	(19.93)	7	482,143	16.67	7	482,143	16.67	482,143	7	76.39
37- 42	7	381,929	(30.00)	22.41	10	(30.00)	312,000	10	147.81	9	125,904	(25.00)	9	125,904	(25.00)	125,904	9	(43.52)
43- 48	8	161,136	(46.67)	(39.12)	15	(46.67)	264,667	15	(16.24)	5	316,000	(58.33)	5	316,000	(58.33)	316,000	5	116.38
49- 60	18	273,652	5.88	7.00	17	5.88	255,739	17	(8.81)	17	280,441	(5.56)	17	280,441	(5.56)	280,441	17	67.59
61- 71	5	452,000	(50.00)	117.05	10	(50.00)	208,250	10	19.00	4	175,000	(60.00)	4	175,000	(60.00)	175,000	4	(37.72)
72- 82	6	133,083	20.00	(67.38)	5	20.00	407,958	5	78.34	2	228,750	(33.33)	2	228,750	(33.33)	228,750	2	70.50
83- 93	2	306,250	0.00	0.00	0	0.00	0	0	0.00	1	225,000	(66.67)	1	225,000	(66.67)	225,000	1	14.07
94-104	0	0	0.00	0.00	2	0.00	150,000	2	361.54	2	32,500	100.00	2	32,500	100.00	32,500	2	4549.50
105-115	2	662,500	100.00	155.30	1	100.00	259,500	1	48.29	1	175,000	(50.00)	1	175,000	(50.00)	175,000	1	141.38
116-126	1	125,000	0.00	0.00	0	0.00	0	0	0.00	1	500,000	0.00	1	500,000	0.00	500,000	1	0.00
138-148	0	0	0.00	0.00	1	0.00	10,000	1	(88.24)	1	85,000	0.00	1	85,000	0.00	85,000	1	0.00
TOTAL	62	277,973	(20.51)	(2.60)	78	(20.51)	285,408	78	4.98	58	271,864	(32.56)	58	271,864	(32.56)	271,864	58	33.57

Lapsed Months From Incident to Disposition 2005 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2005			2004			2003			2003-2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	9	5,556	50.00	6	2,539	(14.29)	7	10,678	600.00	7	10,678	600.00
7-12	12	10,377	0.00	12	18,336	(43.41)	12	30,234	20.00	12	30,234	20.00
13-18	8	28,487	33.33	6	18,350	(14.29)	7	32,357	(50.00)	7	32,357	(50.00)
19-24	5	40,660	66.67	3	61,833	(40.00)	5	41,027	(44.44)	5	41,027	(44.44)
25-30	6	36,417	50.00	4	18,259	(50.00)	8	18,467	166.67	7	57,000	300.00
31-36	4	26,250	(33.33)	6	12,793	(14.29)	7	57,000	300.00	7	57,000	300.00
37-42	6	55,583	100.00	3	29,000	(25.00)	4	122,500	0.00	4	122,500	0.00
43-48	2	17,500	(33.33)	3	46,500	50.00	2	66,250	33.33	2	66,250	33.33
49-60	5	915,000	25.00	4	304,375	0.00	4	76,734	0.00	4	76,734	0.00
61-71	1	25,000	(50.00)	2	492,500	0.00	2	45,500	0.00	2	45,500	0.00
72-82	2	84,594	100.00	1	28,500	0.00	0	0	0.00	0	0	0.00
83-93	1	75,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
105-115	1	40,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
116-126	0	0	0.00	2	255,000	0.00	0	0	0.00	0	0	0.00
TOTAL	62	99,708	19.23	52	70,157	(10.34)	58	42,006	23.40	58	42,006	23.40

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2005			2004			2003			2003-2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	0	0	0.00	1	5,000	0.00	0	0	0.00	0	0	0.00
7-12	0	0	0.00	5	92,800	0.00	0	0	0.00	0	0	0.00
13-18	3	969,167	0.00	3	109,329	(66.67)	3	48,667	0.00	3	48,667	0.00
19-24	5	147,750	400.00	1	475,000	876.03	3	129,333	200.00	3	129,333	200.00
25-30	3	149,000	(25.00)	4	200,250	33.33	3	54,833	0.00	3	54,833	0.00
31-36	1	75,000	(50.00)	2	257,268	(33.33)	3	1,358,902	0.00	3	1,358,902	0.00
37-42	4	148,750	(50.00)	8	485,875	60.00	5	436,900	(16.67)	5	436,900	(16.67)
43-48	6	326,250	50.00	4	988,665	(20.00)	5	143,000	25.00	5	143,000	25.00
49-60	5	63,000	(37.50)	8	104,544	166.67	3	231,246	(50.00)	3	231,246	(50.00)
61-71	6	641,006	200.00	2	155,000	0.00	2	820,090	(33.33)	2	820,090	(33.33)
72-82	5	319,286	0.00	0	0	0.00	2	372,361	100.00	2	372,361	100.00
83-93	2	750,000	0.00	0	0	0.00	1	150,000	0.00	1	150,000	0.00
94-104	0	0	0.00	2	50,000	0.00	0	0	0.00	0	0	0.00
105-115	2	18,750	0.00	0	0	0.00	0	0	0.00	0	0	0.00
116-126	1	1,100,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
138-148	1	625,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
182-192	0	0	0.00	1	200,000	0.00	0	0	0.00	0	0	0.00
215-225	2	125,000	0.00	0	0	0.00	1	450,000	0.00	1	450,000	0.00
TOTAL	46	347,624	12.20	41	289,647	36.67	30	442,406	0.00	30	442,406	0.00

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 9

Lapsed Mths From Incident to Disposition	2005			2004-2004			2004			2003-2003			2003			2002-2002		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	1	5,919	0.00	1	350,000	(98.31)	1	350,000	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
7- 12	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00	1	542,363	0.00	0	0.00	0.00
13- 18	1	350,000	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00	2	450,000	0.00	0	0.00	341.72
19- 24	2	318,750	0.00	0	0	(60.40)	0	0	0.00	0	0.00	3120.00	1	25,000	(66.67)	1	25,000	(80.52)
25- 30	3	425,000	0.00	3	250,000	70.00	3	250,000	50.00	2	122.22	122.22	2	112,500	(66.67)	2	112,500	(62.73)
31- 36	6	266,667	100.00	3	307,500	(13.28)	3	307,500	(25.00)	4	183.74	183.74	4	108,375	(33.33)	4	108,375	(43.43)
37- 42	3	224,167	(62.50)	8	206,442	8.59	8	206,442	(11.11)	9	(43.02)	(43.02)	9	362,315	800.00	9	362,315	19.77
43- 48	3	470,000	(50.00)	6	191,667	145.22	6	191,667	0.00	6	(42.50)	(42.50)	6	333,333	500.00	6	333,333	9.29
49- 60	5	213,000	0.00	5	115,355	84.65	5	115,355	(58.33)	12	5.27	5.27	12	109,583	50.00	12	109,583	3.14
61- 71	4	134,375	300.00	1	225,000	(40.28)	1	225,000	(87.50)	8	16.13	16.13	8	193,750	300.00	8	193,750	12.32
72- 82	2	92,500	0.00	0	0	0.00	0	0	0.00	0	0.00	0.00	0	0	0.00	0	0	0.00
83- 93	0	0	0.00	2	212,500	0.00	2	212,500	100.00	1	4150.00	4150.00	1	5,000	(50.00)	1	5,000	(96.80)
94-104	0	0	0.00	0	0	0.00	0	0	0.00	1	44,250	0.00	1	44,250	0.00	1	44,250	0.00
138-148	0	0	0.00	1	100,000	0.00	1	100,000	0.00	0	0.00	0.00	0	0	0.00	0	0	0.00
TOTAL	30	257,947	(6.25)	32	242,525	6.36	32	242,525	(31.91)	47	219,169	10.66	47	219,169	34.29	47	219,169	0.09

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2005

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
INTERMED INSURANCE COMPANY	160	259	53	14,656,456	10,462,879	4,193,577
MISSOURI HOSPITAL PLAN	241	182	59	8,300,415	5,267,164	3,033,251
MEDICAL PROTECTIVE COMPANY	120	178	45	7,661,674	5,095,343	2,566,331
MEDICAL ASSURANCE CO INC THE	244	168	20	4,459,688	1,711,123	2,748,565
MISSOURI PHYSICIANS MUTUAL	531	110	20	3,380,390	1,505,361	1,875,029
DOCTORS COMPANY AN INTERINS EXCHANGE	78	67	17	6,560,431	3,146,003	3,414,428
CHICAGO INSURANCE COMPANY	18	57	39	12,706,107	9,018,607	3,687,500
EVEREST INDEMNITY INSURANCE COMPANY	102	51	2	845,000	246,000	599,000
CURATORS OF THE UNIVERSITY OF MISSOURI	79	47	7	5,853,011	3,700,000	2,153,011
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	101	45	10	7,881,250	5,900,091	1,981,159
HEALTH CARE INDEMNITY INC	120	40	16	1,348,469	878,419	470,050
PREFERRED PROFESSIONAL INSURANCE COMPANY	35	38	11	1,775,000	1,240,000	535,000
NORTH AMERICAN SPECIALTY INS CO	0	34	2	201,615	1,615	200,000
RECIPROCAL OF AMERICA	0	31	14	3,061,930	1,458,311	1,603,619
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	105	28	4	1,705,158	997,500	707,658
MID CENTURY INSURANCE COMPANY	6	25	8	3,195,000	1,871,000	1,324,000
TRUCK INSURANCE EXCHANGE	21	25	2	1,350,000	421,000	929,000
TIG INSURANCE COMPANY	0	21	5	1,285,000	440,000	845,000
HOSPITAL CORPORATION OF AMERICA	1	18	13	2,683,500	1,611,268	1,072,232
ST LUKES HOSPITAL - KANSAS CITY	23	17	3	4,173,607	3,510,500	663,107
AMERICAN CASUALTY CO OF READING PA	32	17	5	936,301	467,500	468,801
COLUMBIA CASUALTY COMPANY	7	15	6	3,334,500	1,564,500	1,770,000
PHARMACISTS MUTUAL INSURANCE COMPANY	17	15	11	197,896	50,196	147,700
CONTINENTAL CASUALTY COMPANY	3	14	7	825,000	354,000	471,000
HEARTLAND HEALTH	37	14	8	600,000	336,000	264,000
NCMIC INSURANCE COMPANY	18	13	6	361,256	180,628	180,628
CINCINNATI INS CO THE	12	10	7	1,511,113	89,104	1,422,009
MEDICAL LIABILITY ALLIANCE	55	10	4	223,184	96,633	126,551
ST PAUL FIRE & MARINE INSURANCE CO	4	10	5	709,500	286,850	422,650
ST JOHNS REGIONAL MEDICAL CENTER	13	10	4	1,355,000	677,500	677,500
NEW LIBERTY HOSPITAL DISTRICT	2	7	4	149,699	0	149,699
COX MEDICAL CENTER	7	7	6	2,352,500	747,022	1,605,478
EVANSTON INSURANCE COMPANY	4	6	4	1,916,118	1,065,118	851,000
NORTH KANSAS CITY HOSPITAL	10	6	2	200,000	90,000	110,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	30	6	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	12	5	4	353,950	83,662	270,288
COMMONWEALTH INSURANCE COMPANY	0	5	0	0	0	0
TIG SPECIALTY INSURANCE CO	2	5	3	2,300,312	2,100,312	200,000
KANSAS MEDICAL MUTUAL INS CO	32	5	2	825,000	412,500	412,500
PREFERRED PHYSICIANS MEDICAL RRG INC	14	5	0	0	0	0
LLOYDS SYNDICATE #2003	0	5	4	774,800	474,800	300,000
ZURICH AMERICAN INSURANCE COMPANY	0	5	5	2,667,500	740,500	1,927,000
OMS NATIONAL INSURANCE COMPANY RRG	8	4	0	0	0	0
LEXINGTON INSURANCE COMPANY	15	4	1	75,000	12,000	63,000
MISSOURI PHYSICIANS ASSOCIATES	0	4	2	268,500	120,000	148,500
ACE AMERICAN INSURANCE COMPANY	1	4	4	105,052	10,000	95,052
PROFESSIONAL UNDERWRITERS LIABILITY INS	0	3	2	845,000	837,097	7,903
CHURCH MUTUAL INSURANCE COMPANY	0	3	1	115,500	0	115,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLV	13	3	3	352,500	40,500	312,000
HUDSON SPECIALTY INSURANCE COMPANY	33	3	0	0	0	0
TRAVELERS INDEMNITY COMPANY	1	3	3	309,750	206,938	102,812
GENERAL STAR INDEMNITY COMPANY	0	2	1	48,860	0	48,860
PACIFIC INSURANCE COMPANY	0	2	1	400,000	100,000	300,000
DEPAUL HEALTH CENTER	0	2	2	1,725,000	988,000	737,000
ST LOUIS UNIVERSITY MEDICAL CENTER	0	2	2	675,000	0	675,000
COMMUNITY HEALTH SYSTEMS INC	0	2	2	105,000	0	105,000
OHIC INSURANCE COMPANY	1	2	0	0	0	0
PHICO INSURANCE COMPANY	0	2	1	4,188	4,188	0
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	1	170,000	170,000	0
CONTINENTAL INSURANCE COMPANY THE	2	2	0	0	0	0
GULF INSURANCE COMPANY	0	2	0	0	0	0
FORTRESS INSURANCE COMPANY	7	2	0	0	0	0
AMERICAN EQUITY INSURANCE CO	0	1	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2005

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
TRUMAN MEDICAL CENTER	0	1	0	0	0	0
EXECUTIVE RISK INDEMNITY INC	0	1	1	350,000	0	350,000
PROVIDERS INS CO	0	1	1	50,000	28,000	22,000
GRANITE STATE INSURANCE COMPANY	1	1	1	15,000	15,000	0
TRAVELERS CASUALTY AND SURETY CO	0	1	1	730,000	151,000	579,000
ST PAUL MERCURY INSURANCE COMPANY	0	1	1	57,500	22,000	35,500
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	9	1	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	4	1	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	4	1	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	3	0	0	0	0	0
DARWIN NATIONAL ASSURANCE COMPANY	4	0	0	0	0	0
AMERICAN ALTERNATIVE INS CORP	1	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
NATIONAL CASUALTY COMPANY	1	0	0	0	0	0
PACO ASSURANCE COMPANY INC	4	0	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	1	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	6	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	8	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
TOTAL	2,425	1,699	478	121,079,180	71,003,732	50,075,448

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
INTERMED INSURANCE COMPANY	162	297	51	16,044,500	12,648,171	3,396,329
MEDICAL ASSURANCE CO INC THE	179	215	24	7,487,244	2,916,698	4,570,546
CHICAGO INSURANCE COMPANY	39	186	85	23,085,071	13,690,271	9,394,800
MEDICAL PROTECTIVE COMPANY	165	148	28	5,712,435	4,315,047	1,397,388
MISSOURI HOSPITAL PLAN	167	135	53	8,375,345	4,285,255	4,090,090
CURATORS OF THE UNIVERSITY OF MISSOURI	59	70	25	5,021,750	1,777,168	3,244,582
RECIPROCAL OF AMERICA	4	66	22	4,300,144	2,291,880	2,008,264
DOCTORS COMPANY AN INTERINS EXCHANGE	80	59	9	2,186,419	2,171,396	15,023
TRUCK INSURANCE EXCHANGE	19	50	4	970,000	110,000	860,000
MID CENTURY INSURANCE COMPANY	21	44	5	2,375,981	651,981	1,724,000
EVEREST INDEMNITY INSURANCE COMPANY	46	38	7	1,653,000	350,000	1,303,000
NORTH AMERICAN SPECIALTY INS CO	6	33	6	545,487	290,000	255,487
MISSOURI PHYSICIANS MUTUAL	159	31	9	1,649,000	1,435,159	213,841
HOSPITAL CORPORATION OF AMERICA	1	31	16	1,735,500	1,165,418	570,082
HEALTH CARE INDEMNITY INC	74	28	6	392,457	221,399	171,058
AMERICAN CASUALTY CO OF READING PA	13	27	7	1,222,342	706,750	515,592
COLUMBIA CASUALTY COMPANY	6	24	10	2,479,790	825,170	1,654,620
PREFERRED PROFESSIONAL INSURANCE COMPANY	15	24	10	3,788,519	3,788,519	0
ST PAUL FIRE & MARINE INSURANCE CO	5	24	12	11,371,140	10,064,640	1,306,500
CONTINENTAL CASUALTY COMPANY	3	23	8	1,866,703	660,250	1,206,453
PHARMACISTS MUTUAL INSURANCE COMPANY	18	22	12	268,312	91,103	177,209
NCMIC INSURANCE COMPANY	18	21	5	273,125	136,563	136,562
TIG INSURANCE COMPANY	7	19	2	900,000	900,000	0
CINCINNATI INS CO THE	13	15	7	1,062,369	11,375	1,050,994
ST LUKES HOSPITAL - KANSAS CITY	19	12	5	1,817,000	1,001,674	815,326
OHIC INSURANCE COMPANY	1	12	6	1,240,000	0	1,240,000
FIREMANS FUND INSURANCE COMPANY	3	12	7	1,092,500	356,634	735,866
PHICO INSURANCE COMPANY	0	11	3	29,434	29,434	0
LEXINGTON INSURANCE COMPANY	4	10	3	307,000	152,047	154,953
TIG SPECIALTY INSURANCE CO	0	10	7	1,826,725	1,596,725	230,000
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	9	0	0	0	0
TRANSPORTATION INSURANCE COMPANY	0	9	5	1,295,000	261,000	1,034,000
ST JOHNS REGIONAL MEDICAL CENTER	6	9	4	1,450,000	860,000	590,000
NEW LIBERTY HOSPITAL DISTRICT	9	8	3	77,909	0	77,909
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	10	7	4	402,500	111,476	291,024
KANSAS MEDICAL MUTUAL INS CO	18	7	1	100,896	55,493	45,403
COX MEDICAL CENTER	11	7	7	3,030,000	678,191	2,351,809
MEDICAL LIABILITY ALLIANCE	32	6	1	390,000	218,400	171,600
NORTH KANSAS CITY HOSPITAL	3	6	2	35,000	1,500	33,500
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	43	6	0	0	0	0
MISSOURI PHYSICIANS ASSOCIATES	1	5	3	358,000	127,500	230,500
PREFERRED PHYSICIANS MEDICAL RRG INC	9	5	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	5	5	4,486,250	2,166,250	2,320,000
OMS NATIONAL INSURANCE COMPANY RRG	5	4	1	10,000	0	10,000
EVANSTON INSURANCE COMPANY	4	4	3	345,832	71,196	274,636
INTERSTATE FIRE & CASUALTY COMPANY	0	4	4	2,541,000	2,255,000	286,000
AMERICAN INTERNATIONAL SPECIALTY LINES	1	4	1	985,596	0	985,596
CONTINENTAL INSURANCE COMPANY THE	0	4	3	2,125,000	1,664,250	460,750
KNEIBERT CLINIC L.L.C.	0	4	0	0	0	0
HEARTLAND HEALTH	22	4	3	62,115	33,278	28,837
ISMIE MUTUAL INSURANCE COMPANY	1	4	3	312,500	20,000	292,500
PACIFIC INSURANCE COMPANY	1	3	1	35,000	20,000	15,000
PROFESSIONAL UNDERWRITERS LIABILITY INS	3	3	2	145,000	145,000	0
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYL	2	3	2	123,500	0	123,500
AMERICAN EQUITY INSURANCE CO	0	2	1	15,000	15,000	0
GULF INSURANCE COMPANY	0	2	2	53,500	13,200	40,300
RELiance INSURANCE COMPANY	0	2	0	0	0	0
ST PAUL MERCURY INSURANCE COMPANY	0	2	1	250,000	45,000	205,000
GENERAL STAR INDEMNITY COMPANY	0	1	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	0	1	1	490,000	490,000	0
SPECTRUM EMERGENCY CARE INC	0	1	1	55,000	0	55,000
CLARENDON NATIONAL INS CO	0	1	1	144,500	0	144,500
COMMERCIAL CASUALTY INSURANCE COMPANY	0	1	1	150,000	150,000	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
EXECUTIVE RISK INDEMNITY INC	0	1	1	750,000	0	750,000
CHURCH MUTUAL INSURANCE COMPANY	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	1	500,000	250,000	250,000
FORTRESS INSURANCE COMPANY	1	1	1	20,000	8,000	12,000
ACE AMERICAN INSURANCE COMPANY	2	0	0	0	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	2	0	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	7	0	0	0	0	0
TRAVELERS INDEMNITY COMPANY	1	0	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	8	0	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	2	0	0	0	0	0
CATLIN INSURANCE COMPANY LTD	3	0	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	2	0	0	0	0	0
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	1	0	0	0	0	0
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	22	0	0	0	0	0
TOTAL	1,540	1,844	523	131,818,390	78,300,461	53,517,929

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2003

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
CHICAGO INSURANCE COMPANY	109	260	65	18,963,596	10,674,722	8,288,874
MEDICAL PROTECTIVE COMPANY	217	194	50	10,269,508	6,522,629	3,746,879
INTERMED INSURANCE COMPANY	351	192	39	10,014,574	8,163,715	1,850,859
MEDICAL ASSURANCE CO INC THE	194	182	44	8,525,976	5,734,520	2,791,456
RECIPROCAL OF AMERICA	2	112	20	1,762,069	854,109	907,960
MISSOURI HOSPITAL PLAN	197	76	46	8,318,023	3,861,128	4,456,895
PHICO INSURANCE COMPANY	0	65	28	3,322,239	3,322,239	0
CURATORS OF THE UNIVERSITY OF MISSOURI	78	61	15	1,994,948	790,371	1,204,577
DOCTORS COMPANY AN INTERINS EXCHANGE	78	49	4	623,755	344,654	279,101
COLUMBIA CASUALTY COMPANY	5	45	21	3,878,500	1,155,000	2,723,500
CONTINENTAL CASUALTY COMPANY	10	38	17	3,936,000	1,609,500	2,326,500
HOSPITAL CORPORATION OF AMERICA	10	33	12	735,168	651,936	83,232
SSM HEALTH CARE SYSTEM	1	31	20	7,324,248	4,686,705	2,637,543
ST PAUL FIRE & MARINE INSURANCE CO	13	30	9	3,113,186	2,465,877	647,309
TRUCK INSURANCE EXCHANGE	42	28	5	297,500	26,776	270,724
PREFERRED PROFESSIONAL INSURANCE COMPANY	23	25	8	3,775,000	3,107,200	667,800
NORTH AMERICAN SPECIALTY INS CO	28	25	0	0	0	0
ST LUKES HOSPITAL - KANSAS CITY	16	21	9	559,750	313,460	246,290
CINCINNATI INS CO THE	10	20	16	2,834,522	429,237	2,405,285
MISSOURI PHYSICIANS ASSOCIATES	4	17	5	2,156,793	997,680	1,159,113
NCMIC INSURANCE COMPANY	24	16	4	151,700	67,100	84,600
MID CENTURY INSURANCE COMPANY	58	16	1	38,851	0	38,851
PHARMACISTS MUTUAL INSURANCE COMPANY	19	15	10	128,576	77,726	50,850
AMERICAN CASUALTY CO OF READING PA	19	15	5	977,500	285,100	692,400
OHIC INSURANCE COMPANY	8	14	7	947,500	25,917	921,583
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	9	13	3	1,110,000	287,745	822,255
ST JOHNS REGIONAL MEDICAL CENTER	13	12	6	651,000	85,000	566,000
PACIFIC INSURANCE COMPANY	0	11	5	2,250,000	1,993,600	256,400
TRANSPORTATION INSURANCE COMPANY	0	10	5	672,500	320,000	352,500
TIG INSURANCE COMPANY	27	9	4	2,362,000	1,662,000	700,000
ST PAUL MERCURY INSURANCE COMPANY	0	7	4	139,059	24,059	115,000
EVANSTON INSURANCE COMPANY	5	6	1	278,682	212,040	66,642
TIG SPECIALTY INSURANCE CO	7	6	2	115,000	0	115,000
EXECUTIVE RISK INDEMNITY INC	2	6	5	882,490	0	882,490
FIREMANS FUND INSURANCE COMPANY	3	6	5	845,000	150,000	695,000
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLV	2	6	5	2,025,000	1,342,939	682,061
ZURICH AMERICAN INSURANCE COMPANY	1	6	6	1,196,500	0	1,196,500
COX MEDICAL CENTER	12	6	6	3,528,000	1,218,000	2,310,000
LEXINGTON INSURANCE COMPANY	7	5	4	415,312	2,812	412,500
PREFERRED PHYSICIANS MEDICAL RRG INC	10	5	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	1	4	1	450,000	252,000	198,000
MEDICAL LIABILITY ALLIANCE	7	3	2	156,667	69,833	86,834
NORTH KANSAS CITY HOSPITAL	8	3	2	180,000	105,000	75,000
HEALTH CARE INDEMNITY INC	36	3	1	3,750	0	3,750
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	2	0	0	0	0
NEW LIBERTY HOSPITAL DISTRICT	8	2	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	0	2	2	375,000	0	375,000
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	2	625,000	304,000	321,000
GULF INSURANCE COMPANY	1	2	1	19,500	10,000	9,500
NATIONAL FIRE INS CO OF HARTFORD	0	2	2	35,970	15,970	20,000
CLARENDON AMERICA INSURANCE COMPANY	1	1	1	197,500	0	197,500
WESTERN INDEMNITY INSURANCE COMPANY	0	1	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	4	1	1	150,000	5,000	145,000
ACE AMERICAN INSURANCE COMPANY	2	1	1	40,000	5,000	35,000
CONTINENTAL INSURANCE COMPANY THE	1	1	0	0	0	0
ILLINOIS NATIONAL INSURANCE COMPANY	0	1	1	250,000	250,000	0
EVEREST INDEMNITY INSURANCE COMPANY	38	1	0	0	0	0
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0	1	1	366,000	293,000	73,000
OMS NATIONAL INSURANCE COMPANY RRG	2	0	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	4	0	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	1	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INS	2	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2003

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
COMMUNITY HEALTH SYSTEMS INC	1	0	0	0	0	0
TRAVELERS PROPERTY CASUALTY INS CO	2	0	0	0	0	0
KANSAS MEDICAL MUTUAL INS CO	12	0	0	0	0	0
TRAVELERS INDEMNITY COMPANY	3	0	0	0	0	0
LLOYDS SYNDICATE #2003	5	0	0	0	0	0
HEARTLAND HEALTH	7	0	0	0	0	0
MISSOURI PHYSICIANS MUTUAL	26	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	2	0	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	1	0	0	0	0	0
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	24	0	0	0	0	0
TOTAL	1,817	1,727	539	113,969,412	64,775,299	49,194,113

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2003 through 2005).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	342	289	107	31,072,495	19,412,738	11,659,757
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	351	235	49	11,884,254	7,959,858	3,924,396
80257 INTERNAL MED NO SURGERY M.D.	105	76	20	4,683,500	2,544,000	2,139,500
80211 DENTIST NOC	54	67	12	916,522	447,677	468,845
80268 PHYSICIANS NO SURGERY NOC M.D.	75	65	6	2,775,740	1,475,740	1,300,000
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	101	62	19	8,701,500	5,905,000	2,796,500
80143 SURGERY GENERAL NOC M.D.	95	55	25	9,346,398	6,222,700	3,123,698
93215 HOSPITAL GOVERNMENT BED	58	55	20	3,516,326	2,487,484	1,028,842
80420 FAMILY PHYSICIAN NO SURGERY M.D.	63	52	9	1,668,429	584,800	1,083,629
80154 SURGERY ORTHOPEDIC M.D.	63	50	11	2,605,000	1,353,000	1,252,000
80611 HOSPITAL FOR PROFIT BED	65	43	19	2,893,469	1,741,289	1,152,180
80151 ANESTHESIOLOGY M.D.	43	35	6	2,110,000	738,000	1,372,000
80964 NURSES - RNS	73	31	11	2,076,920	986,667	1,090,253
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	33	30	4	674,800	224,800	450,000
80102 EMERGENCY MED NO SURGERY M.D.	28	25	9	1,751,500	984,680	766,820
84268 PHYSICIANS NO SURGERY NOC D.O.	24	24	2	45,000	45,000	0
80998 NURSE NOC	19	22	3	165,000	53,000	112,000
80152 SURGERY NEUROLOGY M.D.	24	19	5	2,254,472	1,180,472	1,074,000
59112 PHARMACISTS	18	18	12	1,097,896	395,196	702,700
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	26	18	2	700,000	360,000	340,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	37	18	4	2,049,710	1,400,000	649,710
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	20	17	4	1,574,500	307,500	1,267,000
80156 SURGERY PLASTIC M.D.	25	16	3	142,000	23,575	118,425
80284 INTERNAL MED MINOR SURG M.D.	27	16	4	545,000	320,000	225,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	37	15	2	137,500	80,000	57,500
80924 NURSE HOME NOT PROFIT BED	3	14	8	1,237,729	238,000	999,729
80145 SURGERY UROLOGICAL M.D.	25	13	5	893,122	450,622	442,500
80261 NEUROLOGY NO SURGERY M.D.	4	13	2	210,000	210,000	0
80993 CHIROPODIST	19	13	8	693,700	300,600	393,100
80294 PHYSICIAN MINOR SURGERY NOC M.D.	14	12	0	0	0	0
80410 CHIROPRACTORS	15	12	6	193,131	80,628	112,503
80144 SURGERY THORACIC M.D.	18	11	2	124,600	0	124,600
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	11	5	484,000	213,500	270,500
80249 PSYCHIATRY M.D.	46	11	1	100,000	100,000	0
84154 SURGERY ORTHOPEDIC D.O.	8	11	1	17,500	2,500	15,000
80235 PHYSIATRY M.D.	11	10	1	112,500	90,000	22,500
80117 SURGERY GENERAL PRACTICE M.D.	12	9	3	764,374	756,471	7,903
80210 DENTIST ORAL SURGERY	14	9	3	742,500	415,500	327,000
80260 NEPHROLOGY NO SURGERY M.D.	10	9	1	500,000	500,000	0
80167 SURGERY GYNECOLOGY M.D.	7	8	2	1,075,000	675,000	400,000
80266 PATHOLOGY NO SURGERY M.D.	14	8	2	80,000	24,000	56,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	29	8	4	951,000	106,050	844,950
80146 SURGERY VASCULAR M.D.	4	7	3	1,330,000	430,000	900,000
84257 INTERNAL MED NO SURGERY D.O.	9	7	4	630,000	180,000	450,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	6	2	300,000	0	300,000
84102 EMERGENCY MED NO SURGERY D.O.	3	6	2	1,025,000	446,000	579,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	12	6	2	227,500	206,500	21,000
80157 EMERGENCY MED MAJOR SURG M.D.	9	5	1	162,500	0	162,500
80241 GASTROENTEROLOGY NO SURGERY M.D.	8	5	3	715,000	689,000	26,000
80246 INFECT DISEASE NO SURGERY M.D.	1	5	1	500,000	0	500,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	19	5	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	6	5	4	745,000	455,000	290,000
80923 NURSE HOME FOR PROFIT BED	18	5	3	773,884	68,384	705,500
80963 NURSES - LPNS	20	5	0	0	0	0
80114 SURGERY OPHTHALMOLOGY M.D.	5	4	1	150,000	150,000	0
80244 GYNECOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	4	4	0	0	0	0
80267 PEDIATRICS NO SURGERY M.D.	16	4	1	1,000,000	500,000	500,000
80283 INTENSIVE CARE MEDICINE M.D.	8	4	1	1,000,000	1,000,000	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	20	4	1	5,000	0	5,000
84143 SURGERY GENERAL NOC D.O.	6	4	1	343,188	43,488	299,700
80115 SURGERY COLON AND RECTAL M.D.	4	3	2	1,976,118	1,826,118	150,000
80141 SURGERY CARDIAC M.D.	9	3	1	500,000	348,500	151,500
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	6	3	3	514,091	328,333	185,758

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80278 HEMATOLOGY MINOR SURG M.D.	4	3	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	3	3	2	310,000	130,200	179,800
80941 EMERGENCY EMTS	1	3	1	9,500	5,600	3,900
80960 NURSE ANESTHETISTS	6	3	0	0	0	0
80994 OPTOMETRISTS	2	3	0	0	0	0
80104 SURGERY GASTROENTEROLOGY M.D.	2	2	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	2	0	0	0	0
80169 SURGERY HAND M.D.	3	2	1	60,000	60,000	0
80233 OCCUPATIONAL MED M.D.	4	2	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	1	2	1	730,000	151,000	579,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	17	2	0	0	0	0
84249 PSYCHIATRY D.O.	2	2	1	50,000	0	50,000
99999 HMO RELATED	1	2	1	1,700,312	1,700,312	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	1	1	12,500	500	12,000
80166 SURGERY ABDOMINAL M.D.	0	1	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	1	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	0	1	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	1	65,000	65,000	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	1	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	6	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	250,000	50,000	200,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	6	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	7	1	1	162,500	0	162,500
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	1	1	87,500	80,000	7,500
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	1	1,000,000	500,000	500,000
80711 MEDICAL LABORATORY TECHNICIANS	0	1	1	200,000	0	200,000
80715 MEDICAL OR X-RAY LABORATORY	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84151 ANESTHESIOLOGY D.O.	11	1	1	200,000	35,000	165,000
84152 SURGERY NEUROLOGY D.O.	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	5	1	1	87,500	43,750	43,750
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	5	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	0	1	1	100,000	0	100,000
84261 NEUROLOGY NO SURGERY D.O.	0	1	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	0	1	1	15,000	15,000	0
84278 HEMATOLOGY MINOR SURG D.O.	6	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	2	1	1	375,000	0	375,000
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	1	1	200,000	100,000	100,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	2	0	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	2	0	0	0	0	0
80237 DIABETES NO SURGERY M.D.	1	0	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	0	0	0	0	0
80240 FORENSIC MEDICINE M.D.	1	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	2	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	2	0	0	0	0	0
80254 ALLERGY M.D.	1	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	2	0	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	2	0	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	0	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	3	0	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	1	0	0	0	0	0
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80945 EMPLOYED PHYSIOTHERAPISTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	2	0	0	0	0	0
84144 SURGERY THORACIC D.O.	1	0	0	0	0	0
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	0	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005						
PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	0	0	0	0	0
84241 GASTROENTEROLOGY NO SURGERY D.O.	2	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	0	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	3	0	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	5	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	2	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	0	0	0	0	0
TOTAL	2,425	1,699	478	121,079,180	71,003,732	50,075,448

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2004	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	220	337	62	20,983,859	12,458,813	8,525,046
80612 HOSPITAL NOT PROFIT BED	231	242	97	20,155,665	10,969,360	9,186,305
80268 PHYSICIANS NO SURGERY NOC M.D.	49	90	16	4,667,750	3,488,000	1,179,750
80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	46	66	17	8,337,000	6,826,250	1,510,750
93215 HOSPITAL GOVERNMENT BED	61	66	22	2,860,439	1,432,165	1,428,274
80257 INTERNAL MED NO SURGERY M.D.	75	61	12	3,888,019	3,342,778	545,241
80143 SURGERY GENERAL NOC M.D.	58	59	27	7,594,362	3,603,233	3,991,129
80154 SURGERY ORTHOPEDIC M.D.	40	56	15	3,699,417	1,385,614	2,313,803
80211 DENTIST NOC	86	45	9	129,065	64,365	64,700
80420 FAMILY PHYSICIAN NO SURGERY M.D.	56	41	9	1,506,057	1,221,707	284,350
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	24	39	5	1,060,000	786,401	273,599
80152 SURGERY NEUROLOGY M.D.	9	33	7	2,656,000	1,925,000	731,000
84268 PHYSICIANS NO SURGERY NOC D.O.	16	33	6	1,918,083	403,070	1,515,013
80151 ANESTHESIOLOGY M.D.	34	32	6	2,542,373	2,542,373	0
80964 NURSES - RNS	18	29	8	640,841	215,955	424,886
80998 NURSE NOC	7	24	10	1,296,659	491,750	804,909
59112 PHARMACISTS	22	23	13	269,812	92,603	177,209
80102 EMERGENCY MED NO SURGERY M.D.	18	22	6	2,297,588	1,580,070	717,518
80114 SURGERY OPHTHALMOLOGY M.D.	2	22	9	2,292,500	957,850	1,334,650
80924 NURSE HOME NOT PROFIT BED	7	22	15	2,616,250	288,047	2,328,203
80611 HOSPITAL FOR PROFIT BED	50	21	5	218,400	51,317	167,083
80923 NURSE HOME FOR PROFIT BED	4	20	14	2,727,576	375,875	2,351,701
80156 SURGERY PLASTIC M.D.	10	19	4	622,000	242,000	380,000
80410 CHIROPRACTORS	15	19	4	98,125	49,063	49,062
80210 DENTIST ORAL SURGERY	10	18	3	225,000	8,000	217,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	13	18	8	2,660,000	1,435,718	1,224,282
80146 SURGERY VASCULAR M.D.	6	17	5	950,000	500,000	450,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	20	17	5	1,662,500	1,292,500	370,000
80267 PEDIATRICS NO SURGERY M.D.	3	16	4	843,000	338,400	504,600
80145 SURGERY UROLOGICAL M.D.	10	14	2	321,904	170,125	151,779
80261 NEUROLOGY NO SURGERY M.D.	12	14	2	400,000	0	400,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	25	13	4	1,149,850	874,839	275,011
80117 SURGERY GENERAL PRACTICE M.D.	7	12	5	879,250	639,250	240,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	12	12	3	533,328	302,328	231,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	7	11	5	731,000	503,000	228,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	11	1	175,000	0	175,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	11	6	825,000	540,000	285,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	10	2	325,000	87,500	237,500
80993 CHIROPDIST	15	10	6	456,000	124,676	331,324
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	5	9	3	1,310,000	200,000	1,110,000
80249 PSYCHIATRY M.D.	6	8	1	300,000	300,000	0
80266 PATHOLOGY NO SURGERY M.D.	8	8	1	550,000	400,000	150,000
80144 SURGERY THORACIC M.D.	7	7	3	785,000	285,000	500,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	3	7	3	845,000	110,000	735,000
80245 HEMATOLOGY NO SURGERY M.D.	6	7	2	170,000	120,000	50,000
80157 EMERGENCY MED MAJOR SURG M.D.	7	6	3	1,065,000	350,000	715,000
80246 INFECT DISEASE NO SURGERY M.D.	7	6	1	500,000	185,000	315,000
80260 NEPHROLOGY NO SURGERY M.D.	3	6	1	250,000	125,000	125,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	6	1	85,000	85,000	0
80284 INTERNAL MED MINOR SURG M.D.	12	6	1	100,000	100,000	0
80235 PHYSIATRY M.D.	4	5	1	700,000	400,000	300,000
80960 NURSE ANESTHETISTS	4	5	2	115,225	48,725	66,500
84102 EMERGENCY MED NO SURGERY D.O.	7	5	1	295,000	0	295,000
80167 SURGERY GYNCOLOGY M.D.	3	4	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	4	1	500,000	150,000	350,000
80236 PUBLIC HEALTH M.D.	0	4	3	8,575,000	8,550,000	25,000
80256 DERMATOLOGY NO SURGERY M.D.	1	4	0	0	0	0
80277 GYNCOLOGY MINOR SURG M.D.	3	4	1	290,000	145,000	145,000
84154 SURGERY ORTHOPEDIC D.O.	5	4	3	823,000	506,000	317,000
80141 SURGERY CARDIAC M.D.	4	3	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	2	3	3	507,500	406,000	101,500
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	0	3	1	125,000	0	125,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	8	3	2	1,096,140	706,140	390,000
80963 NURSES - LPNS	2	3	2	26,251	2,500	23,751
84143 SURGERY GENERAL NOC D.O.	3	3	1	12,227	12,227	0
84151 ANESTHESIOLOGY D.O.	4	3	0	0	0	0

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PROFESSION SPECIALTY						
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	3	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	3	3	0	0	0	0
80108 SURGERY NEPHROLOGY M.D.	0	2	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	2	2	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	2	0	0	0	0
80169 SURGERY HAND M.D.	3	2	1	75,000	75,000	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	2	0	0	0	0
80213 DENTIST EMPLOYED NOC	2	2	1	875	875	0
80233 OCCUPATIONAL MED M.D.	1	2	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	4	2	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	4	2	2	420,000	70,000	350,000
80252 RHEUMATOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	2	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	10	2	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	2	1	800,000	799,999	1
80293 PEDIATRICS MINOR SURG M.D.	2	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	2	2	550,000	415,000	135,000
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	2	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	0	2	2	525,000	25,000	500,000
80994 OPTOMETRISTS	5	2	1	870,000	870,000	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	8	2	1	200,000	200,000	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	2	2	225,000	95,000	130,000
80115 SURGERY COLON AND RECTAL M.D.	4	1	1	925,000	503,000	422,000
80132 MILITARY MINOR SURGERY M.D.	0	1	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	1	1	450,000	225,000	225,000
80158 SURGERY OTOLOGY M.D.	0	1	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	1	125,000	0	125,000
80170 SURGERY HEAD AND NECK M.D.	2	1	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	1	20,000	8,000	12,000
80231 GEN PREVENTIVE MED NO SURG M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	2	1	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	1	0	0	0	0
80254 ALLERGY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	0	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	1	67,500	67,500	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	4	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	0	1	1	50,000	28,000	22,000
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80941 EMERGENCY EMTS	1	1	0	0	0	0
84136 ADD CHARGE RADIATION THERAPY D.O.*	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	3	1	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	1	1	1	40,000	40,000	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	1	1	15,000	0	15,000
84261 NEUROLOGY NO SURGERY D.O.	2	1	1	200,000	61,500	138,500
84267 PEDIATRICS NO SURGERY D.O.	1	1	1	20,000	20,000	0
84277 GYNECOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	1	1	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	1	1	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	3	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	1	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	1	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	0	0	0	0	0
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	0	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	0	0	0	0	0
84254 ALLERGY D.O.	1	0	0	0	0	0
Total	1,540	1,844	523	131,818,390	78,300,461	53,517,929

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PROFESSION SPECIALTY						
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	346	305	79	15,422,739	10,016,508	5,406,231
80612 HOSPITAL NOT PROFIT BED	284	272	117	24,816,671	13,208,775	11,607,896
80143 SURGERY GENERAL NOC M.D.	64	90	29	7,992,573	4,498,938	3,493,635
80257 INTERNAL MED NO SURGERY M.D.	69	70	15	1,519,955	1,012,500	507,455
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	63	67	21	7,098,253	4,771,502	2,326,751
80211 DENTIST NOC	55	63	11	877,355	612,755	264,600
80420 FAMILY PHYSICIAN NO SURGERY M.D.	44	59	16	4,240,000	3,443,500	796,500
80268 PHYSICIANS NO SURGERY NOC M.D.	81	56	13	1,973,167	611,609	1,361,558
93215 HOSPITAL GOVERNMENT BED	46	50	13	859,087	413,985	445,102
80154 SURGERY ORTHOPEDIC M.D.	54	46	9	1,242,448	808,974	433,474
80924 NURSE HOME NOT PROFIT BED	14	38	31	5,497,637	955,698	4,541,939
80152 SURGERY NEUROLOGY M.D.	41	37	13	3,928,580	2,676,173	1,252,407
80151 ANESTHESIOLOGY M.D.	37	33	7	3,623,391	1,671,778	1,951,613
80102 EMERGENCY MED NO SURGERY M.D.	24	23	5	873,000	576,600	296,400
80998 NURSE NOC	20	21	3	700,000	420,000	280,000
80145 SURGERY UROLOGICAL M.D.	25	19	3	263,500	82,184	181,316
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	19	17	2	268,333	139,166	129,167
80421 FAMILY PHYSICIAN MINOR SURG M.D.	12	17	2	525,000	280,000	245,000
80410 CHIROPRACTORS	21	16	4	151,700	67,100	84,600
80993 CHIROPODIST	14	16	4	1,129,500	297,745	831,755
59112 PHARMACISTS	21	15	10	128,576	77,726	50,850
80156 SURGERY PLASTIC M.D.	23	15	4	600,000	175,000	425,000
80266 PATHOLOGY NO SURGERY M.D.	7	14	1	500,000	400,000	100,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	14	4	1,917,500	1,291,336	626,164
80964 NURSES - RNS	25	14	3	325,000	70,000	255,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	13	2	188,700	25,000	163,700
80923 NURSE HOME FOR PROFIT BED	6	13	12	2,078,682	614,496	1,464,186
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	10	12	1	200,000	0	200,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	26	12	4	655,000	615,000	40,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	22	12	3	265,000	107,500	157,500
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	11	6	1,891,691	1,404,191	487,500
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	6	11	3	1,050,000	775,803	274,197
80117 SURGERY GENERAL PRACTICE M.D.	9	10	4	1,595,138	837,638	757,500
80144 SURGERY THORACIC M.D.	7	10	4	337,500	205,000	132,500
80261 NEUROLOGY NO SURGERY M.D.	14	10	2	1,025,492	800,000	225,492
80114 SURGERY OPHTHALMOLOGY M.D.	11	9	1	200,000	100,000	100,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	9	3	1,570,000	784,000	786,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	9	3	716,667	421,333	295,334
80210 DENTIST ORAL SURGERY	12	8	4	485,970	101,970	384,000
80285 LARYNGOLOGY MINOR SURG M.D.	0	8	8	1,745,008	1,396,006	349,002
80267 PEDIATRICS NO SURGERY M.D.	7	7	4	1,085,000	563,016	521,984
80284 INTERNAL MED MINOR SURG M.D.	11	7	2	550,000	550,000	0
80617 HOSPITAL NOT PROFIT VISITS	0	7	5	719,717	226,417	493,300
84257 INTERNAL MED NO SURGERY D.O.	4	7	1	165,000	165,000	0
80246 INFECT DISEASE NO SURGERY M.D.	6	6	2	1,125,000	1,052,500	72,500
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	6	6	1	15,000	15,000	0
84268 PHYSICIANS NO SURGERY NOC D.O.	26	6	2	520,000	360,000	160,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	15	6	2	1,075,000	975,000	100,000
80141 SURGERY CARDIAC M.D.	5	5	2	180,000	0	180,000
80157 EMERGENCY MED MAJOR SURG M.D.	3	5	2	375,000	220,000	155,000
80287 NEPHROLOGY MINOR SURG M.D.	3	5	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	5	5	2	215,000	80,000	135,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	5	3	453,882	38,537	415,345
80249 PSYCHIATRY M.D.	5	4	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	6	4	0	0	0	0
80960 NURSE ANESTHETISTS	7	4	2	500,000	420,000	80,000
84102 EMERGENCY MED NO SURGERY D.O.	8	4	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	3	4	1	40,000	12,000	28,000
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	4	1	240,000	192,000	48,000
80146 SURGERY VASCULAR M.D.	12	3	1	225,000	100,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	3	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	7	3	1	500,000	250,000	250,000
80235 PHYSIATRY M.D.	9	3	1	650,000	215,000	435,000
80245 HEMATOLOGY NO SURGERY M.D.	6	3	2	425,000	390,000	35,000

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PROFESSION SPECIALTY						
80256 DERMATOLOGY NO SURGERY M.D.	2	3	1	50,000	8,600	41,400
80610 HOSPITAL FOR PROFIT VISITS	0	3	1	100,000	50,000	50,000
80941 EMERGENCY EMTS	4	3	1	40,000	9,200	30,800
84143 SURGERY GENERAL NOC D.O.	1	3	2	32,500	1,200	31,300
80115 SURGERY COLON AND RECTAL M.D.	3	2	1	215,000	120,000	95,000
80158 SURGERY OTOLOGY M.D.	0	2	0	0	0	0
80169 SURGERY HAND M.D.	1	2	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	0	2	1	250,000	0	250,000
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	2	2	2	525,000	140,000	385,000
80278 HEMATOLOGY MINOR SURG M.D.	0	2	1	750,000	600,000	150,000
80292 PATHOLOGY MINOR SURG M.D.	2	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	2	1	267,000	0	267,000
80611 HOSPITAL FOR PROFIT BED	24	2	2	70,000	0	70,000
80715 MEDICAL OR X-RAY LABORATORY	0	2	1	1,000,000	820,000	180,000
84151 ANESTHESIOLOGY D.O.	0	2	0	0	0	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	0	0	0	0
84249 PSYCHIATRY D.O.	3	2	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	2	450,000	269,240	180,760
84282 DERMATOLOGY MINOR SURGERY D.O.	0	2	2	180,000	15,000	165,000
84284 INTERNAL MED MINOR SURG D.O.	2	2	1	25,000	0	25,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	2	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80321 TEACHING PHYSICIAN NO SURGERY	0	1	1	300,000	50,000	250,000
80322 TEACHING PHYSICIAN MINOR SURGERY	0	1	1	100,000	100,000	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	3	1	0	0	0	0
80926 SANITARIUM NOT PROFIT BED	0	1	0	0	0	0
80938 PHYSIOTHERAPISTS	0	1	1	2,500	100	2,400
80963 NURSES - LPNS	2	1	0	0	0	0
80995 PHYSIOTHERAPISTS	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	1	1	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	7	1	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	0	0	0	0
84269 PULMONARY DISEASE NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	1	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	1	75,000	0	75,000
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	2	0	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	5	0	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	3	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	3	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
80994 OPTOMETRISTS	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	0	0	0	0	0
TOTAL	1,817	1,727	539	113,969,412	64,775,299	49,194,113

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	83	17.4%	7	17	4	18,819	24,372	43,191	2,598
Lawsuits Settled Before Trial	383	80.1%	22	55	6	176,658	117,117	293,775	53,968
Total Settled	466	97.5%	19	48	6	148,545	100,598	249,143	44,818
Court Dispositions									
Judgment for Plaintiff	7	1.5%	20	49	7	226,224	246,552	472,776	139,105
Judgment for Plaintiff After Appeal	5	1.0%	39	103	6	39,636	294,176	333,812	123,531
Total Court Dispositions	12	2.5%	28	71	7	148,479	266,395	414,874	132,616
Total Paid Claim Dispositions	478	100.0%	19	49	6	148,543	104,760	253,304	47,023
In Favor of Defendant									
Claims Closed Before Litigation	222	18.2%	12	32	4				1,655
Lawsuits Closed or Abandoned Before Trial	948	77.6%	26	50	5				11,665
Court Dispositions									
Direct Verdict for Defendant	3	0.2%	26	48	6				12,853
Judgment NWS Verdict for Plaintiff	1	0.1%	41	51	3				2,054
Judgment for Defendant	41	3.4%	18	60	6				73,073
Judgment for Defendant After Appeal	6	0.5%	22	88	6				114,531
Total Court Dispositions	51	4.2%	20	62	6				73,016
Total Unpaid Claim Dispositions	1221	100.0%	23	47	5				12,408

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	14	7.1%	8	22	4	22,083	83,636	105,719
Lawsuits Settled Before Trial	174	88.8%	23	58	7	185,303	127,511	312,814
Total Settled	188	95.9%	22	55	6	173,149	124,244	297,392
Court Dispositions								
Judgment for Plaintiff	4	2.0%	20	51	6	244,500	175,750	420,250
Judgment for Plaintiff After Appeal	4	2.0%	42	108	7	37,500	310,428	347,928
Total Court Dispositions	8	4.1%	31	80	7	141,000	243,089	384,089
Total Paid Claim Dispositions	196	100.0%	22	56	6	171,836	129,094	300,931
In Favor of Defendant								
Claims Closed Before Litigation	70	11.2%	13	30	4			225
Lawsuits Closed or Abandoned Before Trial	527	84.2%	28	49	5			11,916
Court Dispositions								
Direct Verdict for Defendant	2	0.3%	26	45	7			19,279
Judgment for Defendant	22	3.5%	18	63	6			92,780
Judgment for Defendant After Appeal	5	0.8%	22	86	6			137,437
Total Court Dispositions	29	4.6%	19	66	6			95,410
Total Unpaid Claim Dispositions	626	100.0%	26	48	5			14,477

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	44	31.9%	6	17	4	25,578	11,468	37,046
Lawsuits Settled Before Trial	92	66.7%	22	55	6	175,845	114,346	290,191
Total Settled	136	98.6%	17	43	5	127,229	81,062	208,291
Court Dispositions								
Judgment for Plaintiff	2	1.4%	23	50	8	284,216	507,500	791,716
Total Court Dispositions	2	1.4%	23	50	8	284,216	507,500	791,716
Total Paid Claim Dispositions	138	100.0%	17	43	5	129,504	87,242	216,747
In Favor of Defendant								
Claims Closed Before Litigation	92	40.9%	9	34	5			3,532
Lawsuits Closed or Abandoned Before Trial	133	59.1%	22	54	5			14,496
Total Unpaid Claim Dispositions	225	100.0%	17	46	5			10,013

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	97	18.5%	9	21	4	20,951	48,166	69,118	9,138
Lawsuits Settled Before Trial	408	78.0%	20	51	7	179,956	107,748	287,705	46,173
Total Settled	505	96.6%	18	45	6	149,415	96,304	245,719	39,060
Court Dispositions									
Judgment for Plaintiff	14	2.7%	16	55	6	150,103	174,995	325,098	90,546
Judgment for Plaintiff After Appeal	4	0.8%	22	87	9	186,146	608,625	794,771	298,350
Total Court Dispositions	18	3.4%	17	62	7	158,112	271,357	429,470	136,725
Total Paid Claim Dispositions	523	100.0%	18	46	6	149,714	102,329	252,043	42,421
In Favor of Defendant									
Claims Closed Before Litigation	284	21.5%	10	28	4				1,789
Lawsuits Closed or Abandoned Before Trial	971	73.5%	25	48	6				12,533
Court Dispositions									
Direct Verdict for Defendant	9	0.7%	24	51	6				33,432
Judgment NWS Verdict for Plaintiff	3	0.2%	18	57	7				103,011
Judgment for Defendant	51	3.9%	18	55	6				84,913
Judgment for Defendant After Appeal	3	0.2%	26	111	4				97,268
Total Court Dispositions	66	5.0%	19	57	6				79,277
Total Unpaid Claim Dispositions	1321	100.0%	21	44	5				13,558

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	14	6.3%	15	35	4	4,124	113,114	117,238
Lawsuits Settled Before Trial	197	87.9%	22	54	7	192,844	98,382	291,225
Total Settled	211	94.2%	22	52	6	180,322	99,359	279,681
Court Dispositions								
Judgment for Plaintiff	10	4.5%	16	60	6	149,392	203,627	353,018
Judgment for Plaintiff After Appeal	3	1.3%	22	89	9	126,264	446,833	573,097
Total Court Dispositions	13	5.8%	18	66	7	144,054	259,751	403,806
Total Paid Claim Dispositions	224	100.0%	21	53	7	178,217	108,668	286,885
In Favor of Defendant								
Claims Closed Before Litigation	98	14.5%	12	29	5			2,332
Lawsuits Closed or Abandoned Before Trial	530	78.6%	26	50	6			14,746
Court Dispositions								
Direct Verdict for Defendant	6	0.9%	21	52	7			49,652
Judgment NWS Verdit for Plaintiff	2	0.3%	15	43	9			57,849
Judgment for Defendant	35	5.2%	20	59	6			95,334
Judgment for Defendant After Appeal	3	0.4%	26	111	4			97,268
Total Court Dispositions	46	6.8%	20	61	6			87,872
Total Unpaid Claim Dispositions	674	100.0%	23	47	5			17,932

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	48	38.4%	8	18	4	36,114	42,359	78,473
Lawsuits Settled Before Trial	77	61.6%	18	50	6	139,576	113,902	253,478
Total Settled	125	100.0%	14	38	6	99,847	86,429	186,276
Total Paid Claim Dispositions	125	100.0%	14	38	6	99,847	86,429	186,276
In Favor of Defendant								
Claims Closed Before Litigation	102	49.5%	7	27	4			1,567
Lawsuits Closed or Abandoned Before Trial	103	50.0%	23	46	6			13,510
Court Dispositions								
Judgment NWS Verdict for Plaintiff	1	0.5%	25	87	3			193,334
Total Court Dispositions	1	0.5%	25	87	3			193,334
Total Unpaid Claim Dispositions	206	100.0%	15	37	5			8,470

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2003

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	136	25.2%	13	32	5	48,973	33,345	82,318	6,645
Lawsuits Settled Before Trial	390	72.4%	21	52	7	139,873	110,079	249,952	34,266
Total Settled	526	97.6%	19	46	6	116,370	90,239	206,609	27,125
Court Dispositions									
Judgment for Plaintiff	10	1.9%	17	52	6	296,450	123,968	420,418	120,830
Judgment for Plaintiff After Appeal	3	0.6%	23	92	6	200,000	162,950	362,950	199,429
Total Court Dispositions	13	2.4%	18	61	6	274,192	132,964	407,156	138,968
Total Paid Claim Dispositions	539	100.0%	19	47	6	120,177	91,269	211,446	29,822
In Favor of Defendant									
Claims Closed Before Litigation	291	24.5%	13	31	5				2,819
Lawsuits Closed or Abandoned Before Trial	838	70.5%	25	47	6				10,182
Court Dispositions									
Direct Verdict for Defendant	13	1.1%	26	67	7				84,289
Judgment NWS Verdict for Plaintiff	1	0.1%	0	15	1				23,763
Judgment for Defendant	38	3.2%	30	63	6				54,861
Judgment for Defendant After Appeal	7	0.6%	18	97	6				145,714
Total Court Dispositions	59	5.0%	27	67	6				71,597
Total Unpaid Claim Dispositions	1188	100.0%	22	44	5				11,429

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2003

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	24	12.5%	13	32	5	80,124	38,533	118,658
Lawsuits Settled Before Trial	160	83.3%	23	56	6	157,073	101,741	258,813
Total Settled	184	95.8%	21	53	6	147,036	93,496	240,532
Court Dispositions								
Judgment for Plaintiff	5	2.6%	17	52	7	486,500	180,700	667,200
Judgment for Plaintiff After Appeal	3	1.6%	23	92	6	200,000	162,950	362,950
Total Court Dispositions	8	4.2%	19	67	7	379,063	174,044	553,106
Total Paid Claim Dispositions	192	100.0%	21	53	6	156,704	96,852	253,556
In Favor of Defendant								
Claims Closed Before Litigation	113	20.3%	15	35	5			2,044
Lawsuits Closed or Abandoned Before Trial	411	73.8%	25	48	6			13,287
Court Dispositions								
Direct Verdict for Defendant	7	1.3%	29	69	8			66,480
Judgment for Defendant	20	3.6%	32	64	6			65,544
Judgment for Defendant After Appeal	6	1.1%	17	101	6			155,682
Total Court Dispositions	33	5.9%	29	72	7			82,132
Total Unpaid Claim Dispositions	557	100.0%	23	47	6			15,085

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2003

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation Lawsuits Settled Before Trial	59	43.7%	10	27	4	30,673	40,026	70,699
	74	54.8%	18	50	7	155,898	136,373	292,271
Total Settled	133	98.5%	14	40	6	100,347	93,632	193,980
Court Dispositions								
Judgment for Plaintiff	2	1.5%	14	57	6	60,000	45,090	105,090
Total Court Dispositions	2	1.5%	14	57	6	60,000	45,090	105,090
Total Paid Claim Dispositions	135	100.0%	14	40	6	99,749	92,913	192,663
In Favor of Defendant								
Claims Closed Before Litigation	68	35.1%	9	29	5			4,849
Lawsuits Closed or Abandoned Before Trial	119	61.3%	27	52	6			10,034
Court Dispositions								
Direct Verdict for Defendant	3	1.5%	19	61	6			152,759
Judgment NWS Verdict for Plaintiff	1	0.5%	0	15	1			23,763
Judgment for Defendant	2	1.0%	6	52	7			98,448
Judgment for Defendant After Appeal	1	0.5%	20	69	4			85,907
Total Court Dispositions	7	3.6%	13	53	5			109,263
Total Unpaid Claim Dispositions	194	100.0%	20	44	5			11,797

Section VII

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2005 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	22.34%	42,450,735	39,874,314	4,184,634	2,975,123	19,824,620	49.72%
0861	27642	MISSOURI HOSPITAL PLAN	17.33%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.54%	25,721,360	27,679,098	13,220,952	5,483,035	8,380,636	30.28%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.34%	17,746,207	18,893,849	7,028,234	8,315,674	16,774,674	88.78%
1272	33367	INTERMED INSURANCE COMPANY	5.38%	10,230,026	10,396,994	23,090,703	12,476,456	1,949,150	18.75%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.46%	8,466,959	7,882,572	1,361,256	1,705,158	4,341,158	55.07%
0000	35904	HEALTH CARE INDEMNITY INC	4.28%	8,133,777	8,133,777	1,966,754	724,128	4,523,892	55.62%
0861	10686	MEDICAL LIABILITY ALLIANCE	3.38%	6,428,814	7,554,400	2,071,892	655,000	5,310,997	70.30%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.63%	4,992,613	6,671,173	2,520,136	6,235,431	10,362,288	155.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.25%	4,279,440	3,471,747	186,265	0	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	1.83%	3,484,766	3,124,341	707,697	0	1,925,437	61.63%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.42%	2,693,847	2,584,658	175,574	797,585	625,289	24.19%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.37%	2,608,423	2,576,270	724,771	0	2,964,552	115.07%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.34%	2,546,182	2,416,723	334,099	127,500	2,130,836	88.17%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.31%	2,493,934	2,338,853	165,335	1,775,000	1,534,828	65.62%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,432,153	2,432,153	(833,973)	825,000	1,895,270	77.93%
0244	10677	CINCINNATI INS CO THE	0.93%	1,771,524	1,821,845	1,830,478	858,394	1,103,027	60.54%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.78%	1,483,034	1,336,511	354,671	0	1,333,004	99.74%
2638	15865	NCMIC INSURANCE COMPANY	0.73%	1,387,061	1,404,334	655,052	361,256	1,754,132	124.91%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.62%	1,177,101	1,460,154	780,309	561,554	1,100,156	75.35%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.48%	921,321	851,607	257,483	353,950	439,914	51.66%
0761	22810	CHICAGO INSURANCE COMPANY	0.48%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.47%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.34%	638,645	513,856	124,352	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.31%	595,455	290,280	93,987	0	345,352	118.97%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.26%	496,280	539,027	131,756	0	303,461	56.30%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	385,352	381,577	3,215	5,410	6,493	1.70%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.17%	315,923	275,895	(14,910)	115,500	(23,665)	-8.58%
0212	21687	MID CENTURY INSURANCE COMPANY	0.15%	282,978	282,978	3,207,419	3,500,981	10,623,385	3754.14%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.13%	247,558	382,246	255,879	(29,246)	(890,197)	-232.89%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.13%	242,129	145,516	33,149	0	64,347	44.22%
0508	10801	FORTRESS INSURANCE COMPANY	0.07%	134,956	107,665	50,823	0	11,002	10.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,558	80,520	0	0	1,355	1.68%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.04%	81,011	79,513	4,470	0	18,172	22.85%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.04%	79,157	99,811	22,757	0	90,796	90.97%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.04%	73,636	73,614	1,610	0	(2,475)	-3.36%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	60,689	80,681	88,718	15,000	357,702	443.35%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	33,004	27,576	563,475	2,535,100	(1,310,620)	-4752.76%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.01%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	13,494	12,245	6,744	31,128	(41,725)	-340.75%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	3,877	5,092	(470,752)	1,262,500	(2,391,016)	-46956.32%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(45,997)	0	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(305)	0	(4,372)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(240,000)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	(7,639)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	(81)	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	(822)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(483)	0	(203)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(28,442)	0	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	6,416	56,310	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0	0	0	130	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	47,362	0	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(5)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(380)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	(91,304)	0	(225,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	(4)	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	475	0	19,114	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	225	0	150	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	(283)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	12	0	(75)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(114,626)	56,160	(547,315)	24731.81%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	2,635	(3,744)	0	(11,234)	-426.34%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,599,261	512,125	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(35,233)	268,500	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(9,147)	0	37,934	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(50,294)	0	(652,863)	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(626)	0	(1,005)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,647,130)	1,600,000	(9,498,568)	520754.82%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(6,259)	(6,252)	3,784	0	1,757	-28.10%
		TOTAL MEDICAL MALPRACTICE BUSINESS	100.00%	190,032,878	192,382,331	67,086,048	77,579,894	88,557,355	46.03%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	31.73%	42,450,735	39,874,314	4,184,634	19,824,620	2,975,123	19,824,620	49.72%
2698	33391	MEDICAL ASSURANCE CO INC THE	18.30%	24,489,344	26,403,582	13,228,059	8,385,141	5,438,035	8,385,141	31.76%
0031	11843	MEDICAL PROTECTIVE COMPANY	11.23%	15,025,119	16,287,595	6,620,010	16,176,000	7,946,500	16,176,000	99.31%
1272	33367	INTERMED INSURANCE COMPANY	7.33%	9,813,143	9,973,307	22,132,093	1,868,231	12,159,108	1,868,231	18.73%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	8,466,959	7,882,572	1,361,256	4,341,158	1,705,158	4,341,158	55.07%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.73%	6,322,814	7,462,875	2,071,892	655,000	655,000	5,305,997	71.10%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.73%	4,992,613	6,671,173	2,520,136	6,235,431	10,362,288	10,362,288	155.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.20%	4,279,440	3,471,747	186,265	0	1,114,350	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.60%	3,484,766	3,124,341	707,697	0	1,925,437	1,925,437	61.63%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.95%	2,608,423	2,576,270	724,771	0	2,964,552	2,964,552	115.07%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.86%	2,488,999	2,335,870	165,335	1,534,828	1,775,000	1,534,828	65.71%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,432,153	2,432,153	(833,973)	825,000	1,895,270	1,895,270	77.93%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.25%	1,674,908	1,512,371	0	27,500	2,673,888	2,673,888	176.80%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	1,483,034	1,336,511	354,671	0	1,333,004	1,333,004	99.74%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.69%	921,321	851,607	257,483	353,950	439,914	439,914	51.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.48%	638,645	513,856	124,352	589,699	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.45%	595,455	290,280	93,987	0	345,352	345,352	118.97%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	496,280	539,027	131,756	0	303,461	303,461	56.30%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.34%	454,258	640,534	372,731	512,891	(1,017,171)	(1,017,171)	-158.80%
0212	21687	MID CENTURY INSURANCE COMPANY	0.21%	282,978	282,978	3,207,419	3,500,981	10,623,385	10,623,385	3754.14%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.18%	242,129	145,516	33,149	0	64,347	64,347	44.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	77,320	77,585	0	0	1,355	1,355	1.75%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	43,497	44,502	(2,624)	0	(104,098)	(104,098)	-233.92%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	32,905	28,879	312,624	2,185,100	(1,470,139)	(1,470,139)	-5090.69%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,323	4,276	710	0	1,859	1,859	43.48%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(45,997)	0	(1,780)	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(251)	0	(4,389)	(4,389)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	106,320	200,393	200,000	132,803	132,803	124.91%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(240,000)	(240,000)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(101)	(101)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	0	0	(35,249)	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(28,442)	0	191,055	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0	0	6,416	56,310	130	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	47,362	0	(18,102)	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(1)	(1)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(7)	(7)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	(91,304)	0	(225,000)	(225,000)	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	475	0	19,114	19,114	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	225	0	150	150	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(1)	0	(5)	(5)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	738	(575,430)	790,000	(1,544,616)	(1,544,616)	-209297.56%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(106,236)	0	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	2,635	(3,744)	0	(11,234)	(11,234)	-426.34%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,599,261	512,125	(721,692)	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(35,233)	268,500	(96,471)	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(71,168)	0	(333,983)	(333,983)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(50,294)	0	(7,198)	(7,198)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	43,475	0	100,000	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(626)	0	(1,005)	(1,005)	N/A

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)	(12)	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,646,581)	1,600,000	(9,499,420)	520801.54%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	133,799,432	134,869,365	55,196,733	49,802,894	77,185,727	57.23%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	55.86%	2,721,088	2,606,254	411,363	289,174	659,674	25.31%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	17.89%	871,274	904,373	0	0	334,670	37.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	10.30%	501,844	523,101	42,671	45,000	27,049	5.17%
1272	33367	INTERMED INSURANCE COMPANY	8.56%	416,883	423,687	958,610	317,348	80,919	19.10%
0508	10801	FORTRESS INSURANCE COMPANY	2.77%	134,956	107,665	50,823	0	11,002	10.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.66%	81,011	79,513	0	0	81,198	102.12%
0244	10677	CINCINNATI INS CO THE	1.60%	77,960	73,757	24,136	142,500	59,423	80.57%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.25%	60,689	80,681	0	15,000	(56,148)	-69.59%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	5,238	2,935	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	(1,585)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,870,943	4,801,966	1,487,603	809,022	1,195,919	24.90%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	97.50%	402,742	422,251	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	2.50%	10,333	10,693	0	0	(8,496)	-79.45%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
		TOTAL NURSES BUSINESS	100.00%	413,075	432,944	6	0	(8,469)	-1.96%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium Written	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	77.92%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
0000	35904	HEALTH CARE INDEMNITY INC	19.24%	8,133,777	8,133,777	1,923,279	724,128	4,423,892	54.39%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.13%	479,509	577,039	273,410	32,000	2,073,399	359.32%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.77%	327,430	330,164	(49,778)	0	(31,554)	-9.56%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.73%	310,137	270,270	(14,606)	115,500	(23,133)	-8.56%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.19%	79,157	99,811	22,757	0	90,796	90.97%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	4,935	2,983	0	0	0	0.00%
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	(3,139)	80,000	(61,000)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	(2,177)	250,851	350,000	159,519	-7327.47%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(7,538)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(81)	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	(2,000)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	0	(1,000)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(3)	0	7	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	28,848	0	236,294	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(4)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(373)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(75,762)	435,000	(436,844)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	1,571	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	255,879	0	(810,585)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	62,021	0	721,917	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	0	(645,665)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
0244	10677	CINCINNATI INS CO THE	-0.01%	(2,965)	10,434	(165,088)	40,000	(508,894)	-4877.27%
TOTAL HOSPITAL BUSINESS			100.00%	42,269,475	42,048,640	6,968,158	8,873,832	12,887,534	30.65%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	30.53%	2,650,350	2,540,156	149,350	797,585	493,093	19.41%
0244	10677	CINCINNATI INS CO THE	19.43%	1,686,196	1,726,961	1,971,430	675,894	1,560,994	90.39%
2638	15865	NCMIC INSURANCE COMPANY	15.98%	1,387,061	1,298,014	454,659	161,256	1,621,329	124.91%
0761	22810	CHICAGO INSURANCE COMPANY	10.41%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.19%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.44%	385,352	381,577	3,215	5,410	6,493	1.70%
0038	35181	EXECUTIVE RISK INDEMNITY INC	2.85%	247,558	382,246	0	(29,246)	(79,612)	-20.83%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.80%	243,334	242,581	134,168	16,663	43,928	18.11%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.22%	106,000	91,525	0	0	5,000	5.46%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.89%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.85%	73,636	73,614	1,610	0	(2,475)	-3.36%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.21%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.11%	9,171	7,969	6,034	31,128	(43,584)	-546.92%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.07%	5,786	5,625	(304)	0	(532)	-9.46%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.04%	3,877	4,354	180,440	37,500	(409,556)	-9406.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.04%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	99	874	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(54)	0	17	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	0	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	4,470	0	(61,026)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	763	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	(21)	334,099	100,000	(876,722)	4174866.67%
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(480)	0	(210)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(549)	0	852	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	(4)	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	88,718	0	413,850	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	0	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	13	0	(70)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(8,390)	56,160	(547,315)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(350,000)	N/A

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	-0.07%	(6,240)	(6,240)	3,784	0	186	-2.98%
TOTAL OTHER BUSINESS			100.00%	8,679,953	10,229,416	3,433,548	18,094,146	(2,703,356)	-26.43%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	18.35%	37,717,350	33,773,458	1,317,081	1,684,500	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	17.07%	35,084,138	36,249,631	19,102,744	9,043,043	13,173,248	36.34%
0861	27642	MISSOURI HOSPITAL PLAN	16.19%	33,274,256	29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0350	11843	MEDICAL PROTECTIVE COMPANY	9.34%	19,203,530	22,841,041	4,858,966	7,746,913	1,059,314	4.64%
1272	33367	INTERMED INSURANCE COMPANY	6.41%	13,179,120	16,198,753	2,711,401	13,644,500	15,929,238	98.34%
0000	35904	HEALTH CARE INDEMNITY INC	4.53%	9,309,187	9,309,187	4,135,546	38,438	4,104,437	44.09%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.04%	8,296,402	5,886,947	896,522	595,684	1,140,687	19.38%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	3.94%	8,102,880	4,598,253	656,128	0	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.70%	7,610,102	9,580,660	1,343,454	2,208,750	4,731,306	49.38%
0350	21687	FIRST SPECIALTY INSURANCE CORPORATION	1.71%	3,510,672	3,366,330	(468,332)	0	(5,556,513)	-165.06%
0212	21687	MID CENTURY INSURANCE COMPANY	1.50%	3,073,610	3,864,922	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.20%	2,476,123	2,241,102	830,710	821,905	2,728,603	121.75%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.12%	2,311,321	2,352,445	(116,949)	4,788,519	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.07%	2,198,349	2,167,678	585,784	0	617,328	28.48%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.02%	2,098,336	1,911,519	72,493	562,910	872,127	45.62%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.02%	2,098,234	1,333,072	(432,619)	892,203	(3,520,952)	-264.12%
0244	10677	CINCINNATI INS CO THE	0.88%	1,803,594	1,955,423	1,906,279	1,629,073	136,123	6.96%
0158	25534	TIG INSURANCE COMPANY	0.83%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
2638	15865	NCMIC INSURANCE COMPANY	0.80%	1,636,413	2,008,392	49,578	273,125	582,646	29.01%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.74%	1,515,915	1,515,915	2,407,913	100,897	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.67%	1,372,534	804,660	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.64%	1,314,955	1,897,926	1,247,473	2,428,851	6,132,834	323.13%
0761	22810	CHICAGO INSURANCE COMPANY	0.63%	1,288,366	1,265,492	1,297,048	18,809,595	16,353,811	1292.29%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.43%	885,991	313,901	58,975	0	138,399	44.09%
0212	16535	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.36%	745,270	709,539	178,720	402,500	821,273	115.75%
3548	22217	GULF INSURANCE COMPANY	0.26%	533,328	502,062	202,744	43,500	(21,298)	-4.24%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.26%	529,869	280,391	64,889	0	181,526	64.74%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.18%	373,467	417,349	96,826	1,100,619	453,417	108.64%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.14%	284,480	229,338	208,344	38,000	548,914	239.35%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.08%	164,038	182,642	105,801	0	(59)	-0.03%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	132,475	125,151	8,368	0	36,150	28.89%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.06%	119,119	105,466	(20,098)	0	(21,705)	-20.58%
0140	19100	AMCO INSURANCE COMPANY	0.04%	90,515	239,076	(20,098)	0	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	78,172	37,363	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.03%	69,109	84,578	1,123	0	26,092	30.85%
0508	10801	FORTRESS INSURANCE COMPANY	0.03%	64,109	265,610	122,924	20,000	3,526	1.33%
0350	34207	WESTPORT INSURANCE CORPORATION	0.03%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.02%	50,859	95,265	(1,067,074)	10,711,140	4,939,642	5185.16%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.02%	38,845	4,788	1,058	0	2,054	42.90%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,448	14,460	(24,881)	0	(14,491)	-100.21%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	12,041	18,359	(120,870)	52,000	(2,37,301)	-1292.56%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668	22,639	(1,772)	0	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520	7,881	0	0	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	(4,271)	0	2,870	23916.67%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(12,889)	15,000	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(2,267)	0	(40,190)	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	629	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(200,162)	0	(92,615)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(8,933)	0	(3,800)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(208)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(2,457)	0	(288)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(789)	0	(67)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(29,557)	0	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(2,835)	0	(19,659)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	52,345	1,550,000	(388,493)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	64,825	88,250	(213,757)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0	0	0	0	8,034	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(321)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(168)	0	(2,278)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	935	150,000	(850,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	6,359	0	3,055	76375.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	737,244	4,279,230	635,999	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	75	0	(574)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(2,144)	0	3,886	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(21,365)	1,688,300	687,300	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	3	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(20)	0	(144)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	1,852	0	10,493	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,726,123	2,584,487	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(386,947)	200,000	(704,638)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	168,601	2,656,262	1,473,449	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	97,410	129,963	1,491,946	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(455)	0	(615)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,284	0	(18,492)	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	205,581,129	202,933,059	45,574,801	110,138,156	100,898,894	49.72%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	26.44%	37,717,350		33,773,458	1,317,081	1,684,500	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	23.59%	33,647,834		34,897,940	18,680,730	9,020,475	12,882,230	36.91%
0350	11843	MEDICAL PROTECTIVE COMPANY	11.71%	16,700,422		20,341,837	5,348,304	7,354,535	864,936	4.25%
1272	33367	INTERMED INSURANCE COMPANY	8.99%	12,820,144		15,757,528	3,004,271	13,429,500	17,649,824	112.01%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.77%	8,228,657		5,860,055	896,522	595,684	1,140,687	19.47%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.68%	8,102,880		4,598,253	656,128	0	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.34%	7,610,102		9,580,660	1,343,454	2,208,750	4,731,306	49.38%
0212	21687	MID CENTURY INSURANCE COMPANY	2.15%	3,073,610		3,864,922	0	0	0	0.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	2,311,321		2,352,445	(116,949)	4,788,519	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.54%	2,198,349		2,167,678	585,784	0	617,328	28.48%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.06%	1,515,915		1,515,915	2,407,913	100,897	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.96%	1,372,534		804,660	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.95%	1,361,128		1,017,934	72,493	120,000	1,011,481	99.37%
0212	21709	TRUCK INSURANCE EXCHANGE	0.92%	1,314,955		1,897,926	1,251,892	2,428,851	6,139,693	323.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.84%	1,197,334		759,125	(99,231)	846,513	(2,641,687)	-347.99%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.62%	885,991		313,901	58,975	0	138,399	44.09%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.52%	745,270		709,539	178,720	402,500	821,273	115.75%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.48%	680,325		658,728	(9,435)	3,172,500	2,786,415	423.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	529,869		280,391	64,889	0	181,526	64.74%
2638	15865	NCMIC INSURANCE COMPANY	0.33%	467,724		866,752	21,075	175,000	221,057	25.50%
0140	19100	AMCO INSURANCE COMPANY	0.06%	90,515		239,076	(20,098)	0	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	78,172		37,363	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	48,125		56,120	21,833	0	224,738	400.46%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.03%	38,845		4,788	1,058	0	2,054	42.90%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668		22,639	(1,772)	0	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520		7,881	0	0	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19		12	0	0	0	0.00%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0		0	(12,889)	15,000	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0		0	(2,267)	0	(40,190)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0		0	629	0	0	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	0	0	(1,223)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0		0	(29,557)	0	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0		0	(1,577)	0	(14,863)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	157,329	1,550,000	(127,637)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0		0	0	0	8,034	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0		0	935	150,000	(850,000)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0		0	(21,365)	1,688,300	687,300	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0		0	233	0	77	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0		0	(7)	0	(54)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0		(738)	(789,023)	9,035,000	5,373,761	-728151.90%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		2,213	0	0	0	0.00%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0		0	1,726,123	2,584,487	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(108,567)	200,000	(440,005)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	114,198	756,262	987,738	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0		0	97,410	0	24,334	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0		0	(455)	0	(615)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	-0.09%	(132,478)		(126,919)	0	18,769,595	16,667,524	-13132.41%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	142,627,100		142,262,082	36,794,787	81,076,868	91,237,441	64.13%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	56.38%	2,503,108	2,499,204	(327,637)	89,497	56,497	2.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	15.65%	694,766	603,351	0	0	(72,450)	-12.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.05%	534,940	550,665	28,250	22,568	19,480	3.54%
1272	33367	INTERMED INSURANCE COMPANY	8.09%	358,976	441,225	(292,870)	215,000	(1,720,586)	-389.96%
0012	23809	GRANITE STATE INSURANCE COMPANY	2.98%	132,475	125,151	8,368	0	36,150	28.89%
0244	10677	CINCINNATI INS CO THE	1.85%	82,086	82,781	23,055	875	90,910	109.82%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.56%	69,109	67,181	0	0	41,810	62.23%
0508	10801	FORTRESS INSURANCE COMPANY	1.44%	64,109	265,610	122,924	20,000	3,526	1.33%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(1,585)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,258)	0	0	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(74,249)	0	(86,005)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(90)	N/A
CIAL INS	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(3,159)	0	(10,316)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,439,569	4,635,168	-516,606	347,940	-1,642,942	-35.45%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	96.82%	562,783	551,860	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	1.93%	11,242	8,576	0	0	2,402	28.01%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.24%	7,218	25,323	67,522	345,000	487,925	1926.81%
		TOTAL NURSES BUSINESS	100.00%	581,243	585,759	67,522	345,000	490,327	83.71%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	69.47%	33,274,256		29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0000	35904	HEALTH CARE INDEMNITY INC	19.43%	9,309,187		9,309,187	4,135,546	38,438	4,104,437	44.09%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	7.33%	3,510,672		3,366,330	(468,332)	0	(5,556,513)	-165.06%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.37%	657,906		364,400	(123,394)	18,000	(648,177)	-177.88%
0244	10677	CINCINNATINS CO THE	0.76%	365,623		512,596	381,856	541,474	37,472	7.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.71%	338,581		249,166	393,764	0	271,538	108.98%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.59%	284,480		229,338	208,344	38,000	548,914	239.35%
0350	18767	CHURCH MUTUAL INSURANCE COMPANY	0.33%	158,761		177,646	102,907	0	(4,547)	-2.56%
0000	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0		0	(161,701)	302,881	137,881	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0		276,338	(264,020)	2,200,000	(851,699)	-308.21%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0		0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	0	0	(91,392)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0		0	0	0	(3,800)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0		0	0	449,617	(94,383)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0		0	0	0	1	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0		0	(112)	0	4	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0		0	(1,116)	0	69,286	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0		0	0	0	(4,796)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	(30,735)	0	(174,851)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	64,825	88,250	(213,757)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0		0	732,271	4,279,230	636,918	N/A
3548	22217	GULF INSURANCE COMPANY	0.00%	0		0	0	0	200	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0		0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	(2,144)	0	3,886	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0		0	(49,719)	210,000	(456,829)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0		0	0	0	2,566	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0		0	1,852	0	10,493	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0		0	96,826	350,000	82,296	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	(44,374)	200,000	235,767	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0		0	0	129,963	1,467,612	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0		0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	1,284	0	(18,492)	N/A
TOTAL HOSPITAL BUSINESS			100.00%	47,899,466		44,450,629	8,243,330	20,485,670	17,843,473	40.14%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	24.20%	2,427,998	2,184,982	809,993	821,905	2,434,579	111.42%
0158	25534	TIG INSURANCE COMPANY	16.98%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
0761	22810	CHICAGO INSURANCE COMPANY	14.16%	1,420,844	1,392,411	1,297,048	40,000	(313,713)	-22.53%
0244	10677	CINCINNATI INS CO THE	13.40%	1,344,643	1,351,470	1,501,368	1,086,724	5,339	0.40%
2638	15865	NCMIC INSURANCE COMPANY	11.65%	1,168,689	1,141,640	28,503	98,125	361,589	31.67%
3548	22217	GULF INSURANCE COMPANY	5.32%	533,328	502,062	202,744	43,500	(21,498)	-4.28%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.77%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.72%	373,467	417,349	0	750,619	371,121	88.92%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.42%	242,994	209,547	(209,994)	27,690	(231,088)	-110.28%
0361	19720	AMERICAN ALTERNATIVE INS CORP	1.19%	119,119	105,466	(1,105)	0	(21,705)	-20.58%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.76%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.68%	67,745	26,892	0	0	0	0.00%
0350	34207	WESTPORT INSURANCE CORPORATION	0.61%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	43,641	70,680	(292,695)	1,121,140	(454,899)	-643.60%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.42%	42,442	290,234	0	(6,707)	27,479	9.47%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.14%	14,448	14,460	(25,114)	0	(14,568)	-100.75%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	12,041	16,146	(120,870)	52,000	(237,301)	-1469.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.05%	5,277	4,996	2,894	0	4,488	89.83%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	2,000	1,047	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(200,162)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(8,933)	0	0	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	17,397	1,123	0	(15,718)	-90.35%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	1,377	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(2,457)	0	(289)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(677)	0	(71)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(321)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(168)	0	(2,278)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(4,419)	0	(6,859)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	6,359	0	3,055	76375.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	4,973	0	(919)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	75	0	(574)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	283	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	3	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(13)	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(4,271)	0	304	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,380)	0	(264,633)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	98,777	1,700,000	249,944	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	-0.03%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
TOTAL OTHER BUSINESS			100.00%	10,033,751	10,999,421	985,768	7,882,678	(7,029,405)	-63.91%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	17.31%	32,283,293	30,485,992	18,380,397	8,207,055	16,815,690	55.16%
0350	11843	MEDICAL PROTECTIVE COMPANY	17.24%	32,147,335	25,941,194	4,331,444	10,371,258	12,969,039	49.99%
0861	27642	MISSOURI HOSPITAL PLAN	14.40%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
1272	33367	INTERMED INSURANCE COMPANY	13.27%	24,740,731	30,519,494	6,293,234	9,452,901	27,348,759	89.61%
0000	11582	MISSOURI PHYSICIANS MUTUAL	10.12%	18,873,274	4,838,701	1,687,327	0	2,805,640	57.98%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.29%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	3.51%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.67%	4,979,017	8,332,619	2,954,670	17,574,164	25,953,543	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.01%	3,746,800	2,989,237	272,512	156,667	1,165,167	38.98%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.75%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0158	25534	TIG INSURANCE COMPANY	1.48%	2,758,071	4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0212	21709	TRUCK INSURANCE EXCHANGE	1.14%	2,123,967	2,068,140	3,748,618	282,439	9,995,785	483.32%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.08%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0244	10677	CINNATI INS CO THE	1.02%	1,903,772	1,822,203	316,383	2,072,350	1,786,843	98.06%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.96%	1,785,921	1,672,471	82,935	1,033,058	2,286,190	136.70%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.92%	1,718,869	1,752,424	339,223	0	753,528	42.94%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.90%	1,682,342	1,387,898	218,618	1,783,780	636,150	45.84%
2638	15865	NCMIC INSURANCE COMPANY	0.74%	1,373,579	839,529	1,198,329	151,700	1,381,184	164.52%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.57%	1,063,372	2,783,331	738,712	2,723,730	6,092,796	218.90%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.50%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.43%	803,049	803,049	248,957	0	16,543	2.06%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	801,304	1,582,566	570,488	1,358,186	1,889,841	119.42%
0000	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL	0.36%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0140	19100	AMCO INSURANCE COMPANY	0.34%	640,743	1,237,769	219,003	1,223	324,614	26.23%
3321	22217	GULF INSURANCE COMPANY	0.26%	490,915	493,663	(63,454)	29,500	1,385,258	280.61%
0508	10801	FORTRESS INSURANCE COMPANY	0.21%	400,585	143,720	66,669	0	55,822	38.84%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.20%	371,883	448,191	209,491	413,503	2,082,981	464.75%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	370,228	363,362	9,040	2,500	38,680	10.65%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.15%	280,112	333,122	89,220	75,000	229,155	68.79%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	257,243	236,430	(99,804)	375,000	(48,885)	-20.68%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	257,190	362,912	(1,481,529)	2,592,660	(2,675,448)	-737.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.06%	116,125	69,908	(12,215)	13,094	(163,159)	-233.39%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	112,819	109,751	5,114	0	18,239	16.62%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	60,093	39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.03%	58,425	44,725	(18,135)	0	(24,045)	-53.76%
0350	34207	WESTPORT INSURANCE CORPORATION	0.02%	41,015	36,080	(489)	0	1,097	3.04%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.01%	24,048	226,859	(3,518)	0	(17,591)	-7.75%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	13,129	19,158	(36,019)	126,667	85,358	445.55%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	6,627	6,548	195	0	342	5.22%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
0158	18864	FAIRMONT INSURANCE COMPANY	0.00%	1,688	1,688	1,000	2,000	2,000	118.48%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(5,108)	0	4,508	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(202)	0	471	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(125)	0	(1,557)	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(35)	(662)	(662)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	4,737	35,971	(19,376)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	184,822	256,986	327,639	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(2,324)	0	(4,335)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(41)	0	583	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(498,641)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(5,703)	0	(17,124)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(11)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	0.00%
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,401,044)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(109,501)	327,437	(1,839,341)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	303,920	(151,158)	2,448,546	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	141	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	(1,313)	4,646	683,504	9,899,003	5,869,507	126334.63%
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	175,000	(499,362)	9566.32%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	186,479,369	169,970,363	63,162,580	83,749,885	164,309,442	96.67%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	22.77%	31,056,652	29,399,356	18,408,214	8,314,555	16,841,139	57.28%
0350	11843	MEDICAL PROTECTIVE COMPANY	21.72%	29,633,352	23,460,996	3,368,871	9,946,258	12,921,039	55.07%
1272	33367	INTERMED INSURANCE COMPANY	16.77%	22,879,772	28,223,866	6,531,181	8,340,401	28,382,815	100.56%
0000	11582	MISSOURI PHYSICIANS MUTUAL	13.82%	18,853,736	4,834,238	1,687,327	0	2,805,640	58.04%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	7.24%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	4.80%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.78%	3,791,263	6,344,856	2,249,828	13,381,812	19,762,273	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.75%	3,747,159	2,980,462	272,512	156,667	1,165,167	39.09%
0212	21709	TRUCK INSURANCE EXCHANGE	1.56%	2,123,967	2,068,140	3,765,648	282,439	9,988,292	482.96%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.47%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.26%	1,718,869	1,752,424	339,223	0	752,528	42.94%
2638	15865	NCMIC INSURANCE COMPANY	0.86%	1,171,658	666,309	85,000	0	270,000	40.52%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.69%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.59%	803,049	803,049	248,957	0	16,543	2.06%
0000	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL	0.49%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.27%	375,072	2,205,125	765,236	2,086,500	3,949,533	179.11%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.06%	85,062	155,911	323,480	815,000	1,369,643	878.48%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.04%	51,137	100,075	(954,904)	2,217,547	(59,815)	-59.77%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	47,357	40,450	61,802	0	248,400	614.09%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	60	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	33,780	32,372	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	1,577	0	14,863	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	147,175	256,986	328,007	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(310,501)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,282,340)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(83,708)	327,437	(1,793,131)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	138,000	0	1,187,552	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	0	(64,766)	1240.73%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	136,418,623	121,324,955	46,895,564	52,870,665	109,538,169	90.28%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	36.81%	2,513,983	2,432,586	856,410	415,000	(115,000)	-4.73%
1272	33367	INTERMED INSURANCE COMPANY	27.25%	1,860,959	2,295,628	(237,947)	1,112,500	(1,034,056)	-45.04%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	17.44%	1,190,991	877,496	0	0	653,136	74.43%
2698	33391	MEDICAL ASSURANCE CO INC THE	8.72%	595,812	545,021	(62,697)	(107,500)	(57,360)	-10.52%
0508	10801	FORTRESS INSURANCE COMPANY	5.87%	400,585	143,720	66,669	0	55,822	38.84%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.65%	112,819	109,751	5,114	0	18,239	16.62%
0244	10677	CINCINNATI INS CO THE	1.28%	87,215	79,186	14,864	37,855	10,413	13.15%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.94%	64,218	35,398	0	0	32,397	91.52%
0000	11582	MISSOURI PHYSICIANS MUTUAL	0.15%	10,052	1,761	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(125)	0	(1,557)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(188,140)	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	4,586	(1,512)	0	(4,709)	-102.68%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.10%	(6,594)	(62,205)	0	0	0	0.00%
TOTAL DENTISTS BUSINESS			100.00%	6,830,040	6,462,928	640,776	1,457,855	-630,815	-9.76%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	93.93%	502,932	431,845	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	4.10%	21,930	64,778	30,867	0	59,702	92.16%
0000	11582	MISSOURI PHYSICIANS MUTUAL	1.77%	9,486	2,702	0	0	0	0.00%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.41%	2,198	20,735	0	0	0	0.00%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	-0.21%	(1,139)	(789)	(249,225)	0	(2,537)	321.55%
		TOTAL NURSES BUSINESS	100.00%	535,407	519,272	(218,358)	0	57,165	11.01%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	84.15%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.24%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	2.16%	688,300	578,206	(26,524)	637,230	2,143,263	370.67%
0244	10677	CINCINNATI INS CO THE	2.06%	658,529	654,456	(3,485)	863,163	201,007	30.71%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.88%	280,112	333,122	89,220	75,000	229,155	68.79%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.40%	127,897	109,770	34,880	0	31,911	29.07%
0350	20443	CONTINENTAL CASUALTY COMPANY	0.11%	35,198	101,234	(348,300)	18,000	(518,473)	-512.15%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	47,612	106,163	10,000	163,000	342.35%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	4,448	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	471	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	1,000	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	1,750,000	51,000	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(214,580)	0	(450,320)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	0	0	4,796	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(8,028)	0	75,328	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	947,383	9,919,700	371,769	N/A
3321	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	0	277,398	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	457,105	175,824	249,304	222,413	48.66%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(448)	0	(1,492)	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	(15,309)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	68,678	209,491	413,503	1,388,430	2021.65%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(15,880)	0	62,126	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	175,000	(434,596)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
TOTAL HOSPITAL BUSINESS			100.00%	31,902,636	27,781,676	8,022,472	19,299,000	24,359,179	87.68%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25534	TIG INSURANCE COMPANY	25.56%	2,758,071		4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0218	20427	AMERICAN CASUALTY CO OF READING PA	16.11%	1,738,564		1,632,021	235,713	1,033,058	2,488,110	152.46%
0761	22810	CHICAGO INSURANCE COMPANY	11.01%	1,187,754		1,987,763	704,842	4,192,352	6,191,270	311.47%
0244	10677	CINCINNATI INS CO THE	10.74%	1,159,167		1,089,350	554,229	1,171,332	1,577,960	144.85%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	6.43%	694,312		900,186	41,829	293,882	242,792	26.97%
0140	19100	AMCO INSURANCE COMPANY	5.94%	640,743		1,237,769	219,003	1,223	324,614	26.23%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	4.55%	491,351		510,402	218,618	0	(100,358)	-19.66%
3321	22217	GULF INSURANCE COMPANY	4.55%	490,915		493,663	(63,454)	29,500	1,107,860	224.42%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.45%	371,883		379,513	0	0	694,551	183.01%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.43%	370,228		363,362	9,040	2,500	38,680	10.65%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	2.38%	257,243		236,430	(99,804)	375,000	(48,885)	-20.68%
2638	15865	NCMIC INSURANCE COMPANY	1.87%	201,921		173,220	1,113,329	151,700	1,111,184	641.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.58%	170,855		161,603	(178,325)	357,113	(2,097,160)	-1297.72%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.56%	60,093		39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.54%	58,425		44,725	(18,135)	0	(24,045)	-53.76%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.48%	51,907		34,510	(12,215)	13,094	(196,556)	-569.56%
0350	34207	WESTPORT INSURANCE CORPORATION	0.38%	41,015		36,080	(489)	0	1,097	3.04%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.26%	28,444		268,329	(3,518)	0	(17,591)	-6.56%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	13,129		19,158	(35,571)	126,667	86,850	453.34%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.06%	6,627		6,548	195	0	342	5.22%
0158	18864	FAIRMONT INSURANCE COMPANY	0.02%	1,688		1,688	1,000	2,000	2,000	118.48%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	(5,108)	0	0	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0		0	(202)	0	0	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0		0	(35)	(662)	(662)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0		0	3,160	35,971	(39,035)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	45,675	0	(75,696)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0		0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0		0	(2,324)	0	(4,335)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	(17,030)	0	7,493	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0		0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0		0	(41)	0	583	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0		0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0		0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0		0	(5,703)	0	(1,815)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0		0	0	0	(11)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0		0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0		0	0	0	(118,704)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(25,793)	0	(46,210)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	181,800	(151,158)	1,198,868	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0		0	141	0	0	N/A
0861	10686	MEDICAL LIABILITY ALLIANCE	0.00%	(359)		8,775	0	0	0	0.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	-0.01%	(1,313)		4,646	(263,879)	(20,697)	5,497,738	118332.72%
TOTAL OTHER BUSINESS			100.00%	10,792,663		13,881,532	7,822,126	10,122,365	30,985,744	223.22%

Definition of Terms

Cash Flow Loss Ratio – Direct paid losses divided by direct written premium.

Economic Damages – The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses – Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

Direct Premium Written – Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Loss Ratio – Direct incurred losses divided by direct earned premium.

Non-Economic Damages – The amount of damages arising from non-pecuniary harm including, without limitation, paid, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Non-Admitted Market – Sales by surplus lines carriers and risk retention groups. Surplus lines carriers have no Missouri license, and Department does not approve policy forms or review rates. These insurers, however, have a license in at least one state and have demonstrated the financial ability to write policies for hard-to-obtain coverage in Missouri. Risk retention groups – whose members have similar needs for liability coverage – are organized under federal law and exempt from regulation except by the state that they chose as the domicile for their license.

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